

# Arkansas Insurance Department

2000-2001



**Mike Huckabee**  
Governor

**Mike Pickens**  
Commissioner

---

# Arkansas Insurance Department

1200 West Third Street, Little Rock, AR 72201-1904

1-501-371-2600, 1-800-282-9134

E-mail: [insurance@mail.state.ar.us](mailto:insurance@mail.state.ar.us)

Web site: [www.state.ar.us/insurance/](http://www.state.ar.us/insurance/)



Mike Huckabee  
Governor



Mike Pickens  
Commissioner

**"The Arkansas Insurance Department...We Work For You!"**

## **Mission Statement**

*The purpose of the State Insurance Department is to serve and protect the public interest by the equitable enforcement of the state's laws and regulations affecting the insurance industry. The primary mission of the State Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.*

---

## *Table of Contents*

Mission Statement	1
Table of Contents	2
History of Insurance Commissioners	3
Organizational Chart	4
A Message From the Commissioner	5
Administration Division	7
Accounting Division	8
Consumer Services Division	9
Finance Division	10
Human Resources Division	12
Information Systems Division	13
Insurance Fraud Investigation Division	14
Fraud Investigation Uncovers Family Using Children in Staged Auto Collision Ring: 70-Year Prison Term Given to Ring Leader	15
Legal Division	16
License Division	20
Life and Health Division	21
Liquidation Division	22
Property and Casualty Division	24
Public Employee Claims Division	26
Risk Management Division	28
Senior Health Insurance Information Program	29
Insurers Listed by Arkansas Premium:	
Farmers Mutual Aid Associations	30
Fraternal Organizations	30
HMO and HMDI Companies	30
Life and Health Companies	31
Property and Casualty Companies	39
Title Companies	47
Quick Facts	48

---

# *History of Insurance Commissioners*

## **AUDITORS OF STATE Ex-Officio Commissioners of Insurance**

1873 - 1874	Stephen Wheeler	
1874 - 1877	W. R. Miller	
1877 - 1882	John Crawford	
1883 - 1886	A. W. Files	(Died in office and W. R. Miller was appointed to fulfill the unexpired time.)
1887 - 1892	W. S. Dunlap	
1893 - 1896	C. B. Miles	
1897 - 1900	Clay Sloan	
1901 - 1904	T. C. Monroe	
1905 - 1908	A. E. Moore	
1909 - 1912	John R. Jobe	
1912 - 1913	John N. Oathout	(Elected auditor September 1912, died June 20, 1913. L. L. Coffman appointed June 23, 1913.)
1913 - 1914	L. L. Coffman	(Resigned March 4, 1914. M. F. Dickinson was appointed to fulfill unexpired term.)
1915 - 1916	M. F. Dickinson	

## **INSURANCE COMMISSIONERS**

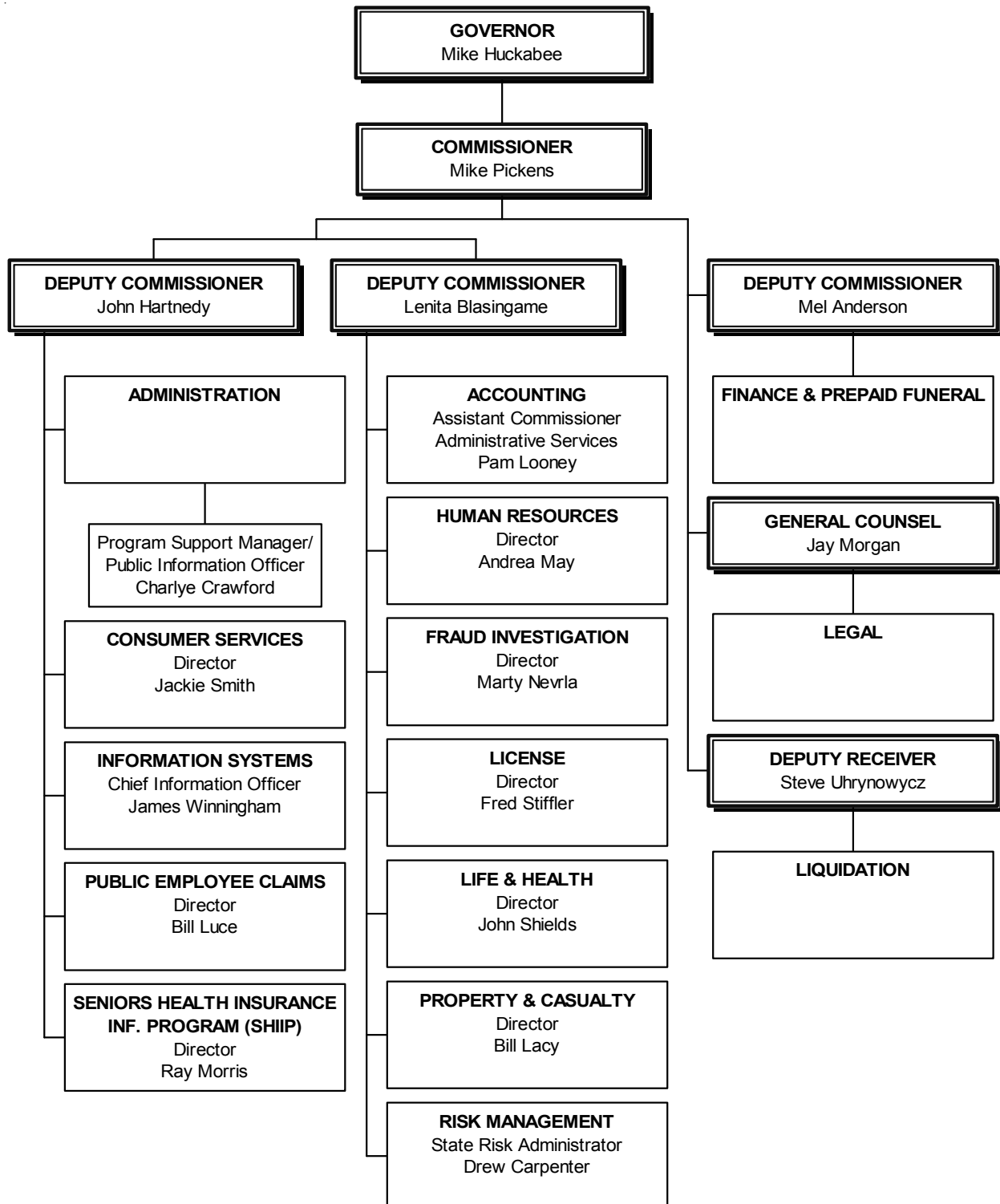
1917 - 1924	Bruce T. Bullion
1924 - 1925	M. J. Harrison
1925 - 1927	W. E. Floyd
1927 - 1929	J. S. Maloney
1929 - 1931	W. E. Floyd
1931 - 1933	A. D. Dulaney
1933 - 1937	U. A. Gentry
1937 - 1941	M. J. Harrison
1941 - 1945	J. Herbert Graves
1945 - 1949	Jack McKenzie
1949 - 1953	J. Herbert Graves
1953 - 1967	Harvey G. Combs
1967 - 1968	John Norman Harkey
1968 - 1970	Allan W. Horne
1970 - 1972	A. Gene Sykes
1972 - 1976	Ark Monroe, III
* 1976 - 1982	W. H. L. Woodyard, III
1983 - 1985	Linda N. Garner
1985 - 1988	Robert M. Eubanks
1988 - 1990	Ron Taylor
* 1990 - 1996	Lee Douglass
** 1997 -	Mike Pickens

\* President of National Association of Insurance Commissioners

\*\* Vice President of National Association of Insurance Commissioners

---

## Organizational Chart





Mike, Melissa, Mary Catherine, and Rob Pickens

## *A Message From the Commissioner:*

Dear Arkansas Insurance Consumers, Agents and Company Representatives:

### **Arkansans First in Arkansas**

As we prepared our Annual Report message this time a year ago, little did we know how different our lives would be one year later. Our past experiences of serving the people of the Great State of Arkansas did little to prepare us for the events of September 11, 2001. And yet it is those past experiences that solidify the commitment forged in the daily lives and work of the staff of the Arkansas Insurance Department. Our commitment is more vital today than ever before. We are here for you!

This Department's ability to respond to the needs of Arkansas insurance consumers, agents, and companies is unmatched by any perception that managing the needs of Arkansas consumers, agents and companies is better met by a distant, unfamiliar, federal governing body.

### **We Work For You!**

Since becoming your insurance commissioner in 1997, the Arkansas Insurance Department has worked aggressively to ensure that the consumer's voice is heard. We have assisted Arkansas consumers in recovering millions of dollars, which, without the intervention of the Department, would likely have remained uncollected.

Our new mediation program, "Ending Arguments, Gently, Legally, Economically" (EAGLE) is designed to bridge the gap between the consumer and insurance company. We want to be sure, where appropriate, no stone goes unturned to encourage the amicable settlement of disputes.

The Arkansas State Disaster Coalition, in a cooperative effort with the Arkansas Department of Emergency Management, has been developed to ensure insurance recovery teams, including adjusters, agents, and other personnel, are granted early access to areas after the event of a disaster.

A number of Insurance Department-sponsored bills moved successfully through the 2001 legislative session. These bills addressed changes to the Arkansas Insurance Code, Gramm-Leach-Bliley (GLB) compliance provisions, and new laws related to health insurance and other insurance issues.

### **2001 Legislation**

Some of the 2001 legislative changes include:

- Act 8 of 2001, which strengthens Arkansas's solvency laws by removing a broad and dangerous exemption to the risk-based capital law.
- Acts 538, 580, 1239, 1619 and 1728 cover the areas of privacy and uniform agent licensing requirements, and were all enacted to bring Arkansas into compliance with the Gramm-Leach-Bliley Act of 1999.

- 
- Health insurance changes include Acts 924, 925 and 1730, which address insurance purchasing updates, giving consumers more options concerning the type of coverage they purchase.
  - Act 309 requires insurers to provide extra-territorial coverage on auto policies.
  - Act 610 codifies the Insurance Department's mission statement and specifically allows the Commissioner to intervene in (not just initiate) lawsuits to protect the public interest with respect to both insurer and producer solvency issues.
  - Act 743 confers specialized law enforcement authority upon the investigators in the Insurance Department's Fraud Investigation Division. Among other things, certified investigators may serve and execute arrest warrants and carry weapons.
  - Acts 1043 and 1149 create a pre-paid funeral contracts recovery fund, an industry-funded guaranty fund-like mechanism to protect policyholders of pre-paid funeral insurance contracts.
  - Act 1137 increases the guaranty fund deposits for stipulated premium insurance companies.
  - Act 1391 and 1428 provide for the licensing and regulation of captive insurers and protected cells.
  - Act 1438 prohibits step-down provisions in auto policies.
  - Act 1825 creates a nursing home liability insurance pool to help deal with the current availability crisis.
  - Act 1702 prohibits providers from balance billing health insurance consumers in the event of the financial difficulty or insolvency of an HMO. Arkansas law already expressly prohibits this practice in all other circumstances.
  - Act 1827 requires insurers to report to the Insurance Department those agents who fail to timely remit insured premium monies to the insurer. This act also contains protections to prevent unfair treatment of agents.
  - Act 1811 provides the Insurance Department with additional regulatory authority over the management agreements of Farmers' Mutual Aid Associations.
  - Act 919 requires premium finance companies to expressly notify the insured, not just the agent, before they request cancellation of their insurance policies.

### **No Need For A Federal Regulator**

You may have heard of a push in Washington, D.C. to create a federal (vs. state) insurance regulator. We believe federal regulation is unnecessary, imprudent, and potentially dangerous to insurance consumers, state governments and the insurance industry.

State regulators are more accountable and responsive than a federal regulator could ever be. As a state regulator, we are not only closer in proximity but in ideology to our fellow Arkansas insurance consumers. This Department joins other state governors and legislators who are concerned about the loss of local accountability and control that would be created with federal regulation. Lawmakers have serious questions about the potential loss of state premium tax and other revenue inherent in federal charter proposals. Additionally, the insurance industry could be forced to endure more unnecessary and burdensome regulation, more cost and overall hassle. In the end, consumers pay the price for over-regulation.

I want to assure you as your state insurance commissioner, we are doing all we can to modernize our state-based insurance regulatory system for the benefit of consumers and our marketplace. We will continue to do all we can to keep Arkansas insurance consumers first.

As always, thank you very much for your time and consideration, and thanks especially for your continuing confidence and support. If any of us here at the Department may ever be of any assistance to you, please do not hesitate to give us a call. Best personal regards.

Sincerely,



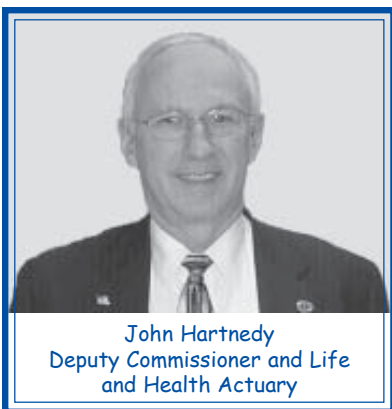
Mike Pickens



## Administration Division

Phone: (501) 371-2620, Fax: (501) 371-2629  
E-mail: [insurance.administration@mail.state.ar.us](mailto:insurance.administration@mail.state.ar.us)

Commissioner . . . . . Mike Pickens  
Deputy Commissioner and Life  
and Health Actuary . . . . . John Hartnedy  
Deputy Commissioner . . . . . Lenita Blasingame  
Public Information Officer . . . . . Charlye Crawford  
Support Staff . . . . . Seleta Yearian  
Carolyn Hunt  
Sandy Currington



## Division Highlights

- ☑ The Arkansas Insurance Department (AID), through Insurance Commissioner Mike Pickens, has a voice at the National Association of Insurance Commissioners (NAIC) where he has been elected Vice-President.
- ☑ The Department adopted revised Rule and Regulation 43, which became effective in 2001 and requires "clean" health claims to be paid within 30 days of receipt by the health insurance carrier. Failure to do so could result in an imposed penalty of 12% interest by regulation violators.
- ☑ The second-round accreditation certificate was awarded to the AID by the NAIC. This certification means an independent review committee has determined the Arkansas Insurance Department has adequate statutory and administrative authority to regulate an insurer's corporate and financial affairs. The first-round of accreditation was granted in 1999.





## Accounting Division

**Phone: (501) 371-2605, Fax: (501) 371-2629**

**E-mail: [insurance.accounting@mail.state.ar.us](mailto:insurance.accounting@mail.state.ar.us)**



### **Asst. Commissioner/**

**Administrative Services . . . . . Pam Looney**  
**Insurance Examiner . . . . . Connie Hagemeyer**

**Accountant . . . . . Vanessa Dale**  
**Carsonne Brooks**  
**Carla Kincannon**

**Accounting Technicians. . . . . Lavada Anderson**  
**Tracey Jones**  
**Carol Nunn**

**Management Support Technician . . . . . Judy Hudson**

**Management Project Analyst . . . . . Carolyn Hunt**

**Support Staff . . . . . Elzora Gilliam**  
**Lupe Tankersley**

The Accounting Division processes approximately 2,400 premium tax packages from insurance companies licensed to conduct business in the State of Arkansas. All premium tax forms are now available for downloading from the Department's web site.

### **Receipts and Expenditures**

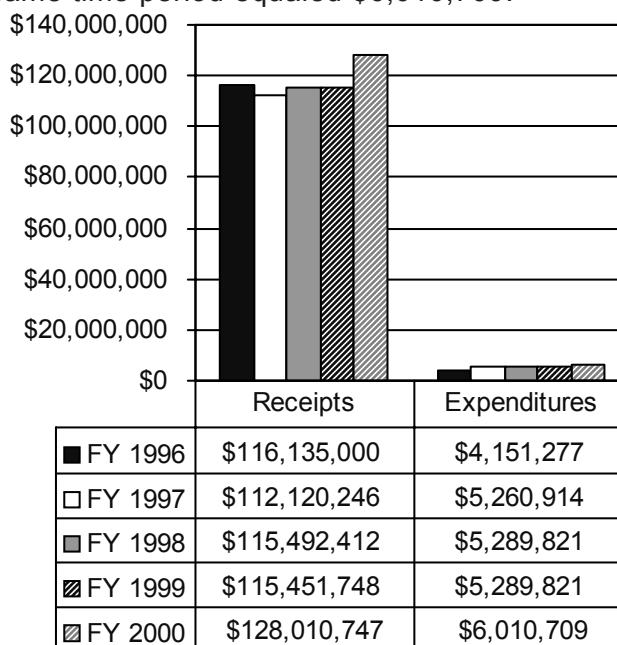
This division also reviews financial statements filed with the Arkansas Insurance Department to ensure that appropriate taxes have been submitted.

The Accounting Division handles all purchases for the Department including invoice payments, fiscal and biennium budgetary matters.

A total of \$128,010,747 in receipts was collected in fiscal year 2000. Expenses for the Arkansas Insurance Department for that same time period equaled \$6,010,709.

### **Division Highlights**

- ☑ **The Accounting Division continues to collect approximately \$.1 billion in receipts, collecting a total of \$128,010,747 in fiscal year 2000.**
- ☑ **112,600 checks were processed by the Accounting Division during fiscal year 2000, which puts this division's monthly processing total at 9,383.**





## Consumer Services Division

Phone: (501) 371-2640, (800) 852-5494

Fax: (501) 371-2749

E-mail: [insurance.consumer@mail.state.ar.us](mailto:insurance.consumer@mail.state.ar.us)

**Director** . . . . . Jackie Smith  
**Insurance Investigator** . . . . . Larry Cagle  
. . . . . Janna Craig  
. . . . . Mark Lippiatt  
. . . . . Tim Sanders  
. . . . . Mamie Ruth Williams  
**Support Staff** . . . . . Retha Davis  
. . . . . Selina Koosau  
. . . . . Patricia Robinson  
. . . . . Sonya Webb

### Division Highlights

- ☑ **Consumer Services assisted in collecting \$2 Million for Arkansas consumers during the calendar year 2001.**
- ☑ **The Consumer Services Division closed 3,924 complaints during the calendar year 2001.**
- ☑ **At least 31,487 calls were received in Consumer Services, totaling approximately 2,624 calls per month.**

The Consumer Services Division is designed to assist insurance consumers with problems related to insurance coverage. This includes working to educate consumers on how to shop for insurance products and how to recognize the value of insurance.

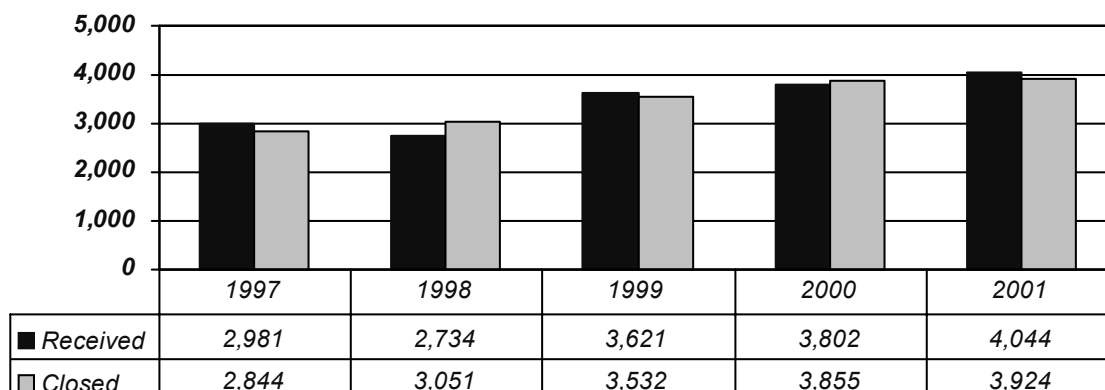
This division also investigates all complaints received by the Consumer Services office. After a complaint is received, the insurance companies and the consumer are contacted to determine the appropriate course of action.

### Brochures Available

The following brochures are available by contacting the Consumer Services Division of the Arkansas Insurance Department. Some brochures may be viewed on the Department's Web site [www.state.ar.us/insurance](http://www.state.ar.us/insurance).

- Auto Guide
- HIPAA Brochure
- Guide to Life Insurance
- Consumer Guide to Homeowner
- Consumer Guide to Cancer
- Guide to Buying Viatical Settlements
- CHIP Brochures (Comprehensive Health Insurance Pool)

### Consumer Complaints



## Finance Division

Phone: (501) 371-2665, Fax: (501) 371-2747

E-mail: [insurance.finance@mail.state.ar.us](mailto:insurance.finance@mail.state.ar.us)



The primary goal of the Finance Division is to protect insurance consumers through effective solvency regulation, thereby fulfilling the core mission of the Arkansas Insurance Department. To that end, periodic examinations are conducted to verify the solvency of all Arkansas domestic insurance companies.

### Examinations

Financial and market conduct examinations are performed on all Arkansas domestic companies by the Insurance Department's Finance Division. When appropriate, as determined by the Arkansas Insurance Commissioner, zone examinations are conducted on foreign insurance companies.

A team of professionals, including an attorney, an examiner-in-charge, a financial analyst, a Chief Financial Examiner, and additional examiners as needed, conducts examinations. The approach of utilizing relevant Department members in the examination process has proven to be

### Deputy Commissioner for

*Financial Regulation/Audit . . . Mel Anderson, CPA*

### Examination:

*Chief Financial Examiner . . . W. Woodall, Jr., CFE, CGFM*

*Certified Financial Examiner — Roy Ridings, Jr., CFE*

*EDP Auditor, Sr. Ins. Exam. . . Earl Norton, CPA, CISA*

*Senior Insurance Examiner . . . Reva Evans*

*. . . Mel Heaps*

*. . . Bill Scrimager, CIE*

*. . . Joe Sullivan*

*Insurance Examiner . . . Jeff Cordell*

*Market Conduct Examiner . . . Doris Johnson*

### Financial Analysis:

*Manager . . . Leo Liu, CPA*

*Assistant Manager . . . Brenda Haggard, CPA*

*Chief Financial Analyst . . . Tim Jernigan*

*Financial Analyst . . . Misty Beentjes*

*. . . Steven Kilgore*

*. . . Jeff Green, CPA*

### Prepaid Funeral Benefits:

*Senior Insurance Examiner . . . Rick Toland, CPC*

*Senior Auditor . . . David Phillips*

*Securities Administrator . . . Malisa Landers*

*Admissions Coordinator . . . Kim Johnson*

*Support Staff . . . Annette Craig*

*. . . Angela Davis*

*. . . Phyllis Crook*

efficient and accurate, in this important step of financial solvency regulation.

The following companies participated in a financial and/or market conduct exam in calendar year 2000:

Brokers National Life Assurance Company  
Cigna Healthcare of Arkansas, Inc.  
Farm and Home Mutual Insurance Company  
Farmers Mutual Insurance Company of Gentry  
Farmers Mutual Insurance Company of Rogers  
First Pyramid Life Insurance Company of America  
First Variable Life Insurance Company  
Griffin-Leggett Burial Insurance Company

## Division Highlights

- ☑ The Finance Division is responsible for fulfilling the Arkansas Insurance Department's core mission of consumer protection through financial solvency regulation.
- ☑ The Finance Division conducts financial and market conduct examinations on all Arkansas domestic companies.

HMO Partners, Inc.  
Merrill Lynch Life Insurance Company  
Northwest Arkansas Farmers Mutual Tornado  
QCA Health Plan, Inc.  
Ulico Indemnity Company  
United Healthcare of Arkansas, Inc.  
Washington County Farmers Mutual Fire

company unable to provide sufficient reason for delinquent filings were assessed an administrative penalty.

### **Prepaid Funeral Benefits Contracts**

The Prepaid Funeral Benefits Section of the Finance Division review prepaid funeral contracts to ensure compliance with Acts 852 of 1995, 372 of 1997, 1249 of 1999 and 1043 of 2001. The review process includes examination of active and matured prepaid funeral contracts, on-site financial examinations of the licensees' trust funds and custodial accounts, review of licensees' annual reports and written and oral responses to consumers' inquiries and complaints.

A total of 172 funeral homes were issued licenses to sell and/or offer for sale prepaid funeral benefits contracts, within the State of Arkansas, on June 1, 2000. The licensed organizations' net worth, certifications, outstanding and unfulfilled contracts were reviewed for their accuracy and authenticity.

A total of 70 on-site trust fund financial examinations were performed during the calendar year 2000 by the Section's financial examiners.

### **Securities Deposits Continue Increase**

Though held in trust by approved Arkansas trustees, securities deposits are handled by the Securities Administrator in the Insurance Department's Finance Division.

Deposits are maintained for the benefit and protection of policyholders and creditors in the State of Arkansas and are mandated by the Arkansas Insurance Code.

Securities deposits held in fiscal years 1998-2001 are reflected below:

### **Domestic and Foreign Insurance Companies**

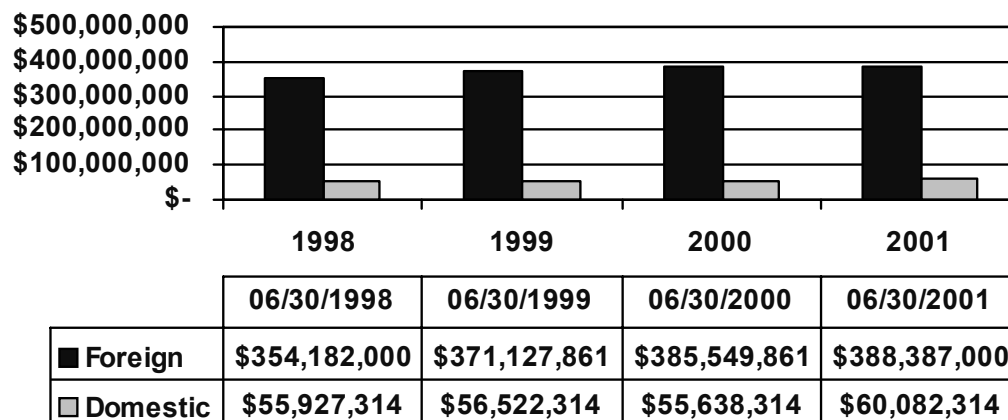
The following list represents a breakdown of domestic and foreign companies conducting business in the State of Arkansas as of December 31, 2000:

	<u>Domestic</u>	<u>Foreign</u>
Life & Health	41	641
Property & Casualty	12	794
Farmers Mutual Aid Assn.	13	--
Health Maint. Org. (HMOs)	6	3
Title Insurance	2	17
Hospital & Medical Serv.	1	--
Fraternal	--	17
Totals	75	1,472

### **Financial Analysis**

The Finance Division of the Arkansas Insurance Department (AID) reviews, on a quarterly basis, financial statements and other documents filed by Arkansas domestic insurance companies. During the review process, the analysts assess the financial position of the company by evaluating financial statements, assumptions, reinsurance agreements, mergers, acquisitions, and other financial transactions.

Insurance companies conducting business in the State of Arkansas are required to file annual financial statements with the AID. Barring a few exceptions, all 2000 annual statements were filed with the AID by the March 2001 deadline. Any



## ***Human Resources Division***

***Phone: (501) 371-2818, Fax: (501) 371-2618***

***E-mail: [insurance.human.resources@mail.state.ar.us](mailto:insurance.human.resources@mail.state.ar.us)***



***Director . . . . . Andrea May***  
***Personnel Officer . . . . . Carol Anthony***  
***Benefits Administrator . . . . . Angela Thomas***  
***Administrative Assistant . . . . . Jeanie Stobaugh***  
***Department Receptionist . . . . . Adrienne Keith***

The Human Resources Division of the Arkansas Insurance Department is charged with ensuring compliance with state and federal laws and policies. This division is also committed to the concept and practice of equal employment opportunity without regard to race, color, national origin, sex, religion, age, or disability.

Additionally, the Human Resources Division is responsible for recruiting, and other aspects of employment training and maintenance.

(AASIS), which replaced the Arkansas Human Resource Management System. The system yielded few problems in payroll processing.

This division has received additional training from the Arkansas State Personnel Administrators Association, the Employee Benefits Division, and the Arkansas State Employees Association. These programs offered training on the updates in procedures and policies relative to payroll, personnel, and benefits for Arkansas State employees.

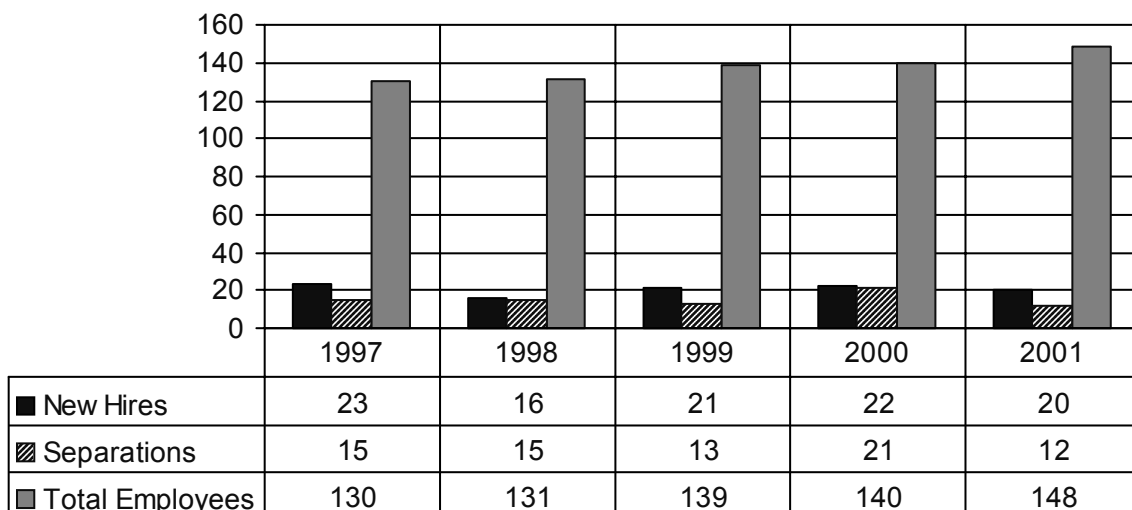
### ***Division Gears Up For New System***

The Human Resources Division spent a number of hours preparing for the State's new human resources system, Arkansas Administrative Statewide Information System

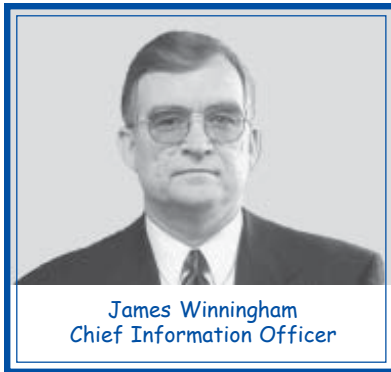
### ***Employee Numbers Up, Slightly***

The following chart reflects AID's employee retention rate during calendar years 1997 through 2001.

**Employee Retention Chart**







James Winningham  
Chief Information Officer

### **2001 Strengthening Our National System of State-based Insurance Regulation**

National issues have helped unite and shape the focus of our national system of State-based insurance regulation. The Financial Modernization Act of 1999, the Martin Frankel insurance fraud, and the terrorist attacks on the World Trade Center and Pentagon put interstate cooperation and security at the forefront. Information technology is the key to flexible response to national issues while providing consumers with the added care and protection of State insurance regulation. The national information technology infrastructure that has been established by state insurance departments (through the National Association of Insurance Commissioners) enables state cooperation at a level and effectiveness never before realized in the history of the United States.

### **New State Systems**

The Arkansas Administrative Statewide Information System (AASIS) was rolled out on July 1st to begin the new fiscal year. Months of preparations included connectivity and security testing, printer configuration, memory upgrades and installation of user interface applications. Continuity of services and employee pay were assured through technology integration and employee diligence.

### **New Department Systems**

A comprehensive licensing software package, Licensing Information Online Network (LION) was contracted for the management of licensing information. Training and

## **Information Systems Division**

**Phone: (501) 371-2657, Fax: (501) 371-2618**

**E-mail: [insurance.information.systems@mail.state.ar.us](mailto:insurance.information.systems@mail.state.ar.us)**

### **CIO Office:**

<b>Chief Information Officer</b>	<b>James Winningham</b>
<b>Chief Engineer</b>	<b>Britton Kerr</b>
<b>Technical Assistant to the CIO</b>	<b>Melinda Green</b>
<b>Support Staff</b>	<b>Kira Garner</b>
	<b>Yvonne King</b>

### **IS Division:**

<b>Director</b>	<b>Don Howard</b>
<b>Systems Manager</b>	<b>Britt Simmons</b>
<b>Programming Manager</b>	<b>Don Cordes</b>
<b>Programmers</b>	<b>Marlena Hanson</b>
	<b>Heather Langley</b>
	<b>Jeffrey March</b>
	<b>Lanan Ray</b>

implementation began in the last quarter of the year. This system permits departmental modifications and enhancements to the mapping of licensing codes, field data, and reports without the necessity of vendor support. Another feature that will be included in the completed implementation is the integration of pre-licensing and continuing education requirements records which will allow employees access to all facets of agent data in one central location.

In-house database applications were developed that automated revenue reports to the Secretary of State's office and replaced the hand-written ledger accounts for state, county, city and school employee job injuries, bills, and payments data. These applications provide efficiencies in terms of personnel time, data control and data sharing between state agencies.

### **Technology Initiatives**

The emergence of national data warehousing between state regulatory agencies have resulted in tighter security and the necessity for data standards. The Department has actively participated in both state and national working groups in 2001 to help shape guidelines for electronic business within government, and between industry and government.

### **2001 Achievements**

Enhancements were made to the agent search feature on the Department's web site. Current functionality allows for company appointment lines as well as agency affiliations.

Wireless email access were was implemented on a limited basis to allow key staff members to conduct business with increased mobility and connectivity.

The Information Systems Division increased the size of its programming staff to more effectively support and maintain the Department's expanding use of computer technology. This has allowed for the production of applications to assist the individual divisions within the Department in handling their workloads with better efficiency and data quality. Development of internal systems as well as additions to the Department's website will be a priority in the coming year.

The Department's Office of the Chief Information Officer and its Information Systems Division are working together to provide stronger, and increasingly more secure systems to the Insurance Department, and to provide the citizens of Arkansas with insurance regulatory information which is quite literally, at their fingertips.



## ***Insurance Fraud Investigation Division***

***Phone: (501) 371-2790, Fax: (501) 371-2799  
Toll Free Fraud Tip Hot Line: (866) 660-0888  
E-mail: [insurance.fraud@mail.state.ar.us](mailto:insurance.fraud@mail.state.ar.us)***

<i><b>Director</b></i>	<i><b>Martin J. Nevrla</b></i>
<i><b>Asst. Director/Chief Investigator</b></i>	<i><b>S. D. Roff</b></i>
<i><b>Chief Counsel</b></i>	<i><b>Clay Simpson</b></i>
<i><b>Staff Attorney</b></i>	<i><b>Raymond Boyles</b></i>
	<i><b>Dan Reber</b></i>
<i><b>Investigator</b></i>	<i><b>Bill Bryan</b></i>
	<i><b>Patrick O'Kelley</b></i>
	<i><b>Monty Vickers</b></i>
<i><b>Workers' Comp. Fraud Investigator</b></i>	<i><b>Brian White</b></i>
	<i><b>Ken Wilder</b></i>
<i><b>Financial/Support Manager</b></i>	<i><b>Shirley Pegg</b></i>
<i><b>Support Staff</b></i>	<i><b>Evelyn Brown</b></i>
	<i><b>Lisa Sanders</b></i>

Created in 1997 by Arkansas law, the Insurance Fraud Investigation Division investigates and prosecutes all types of insurance fraud. The Workers' Compensation Fraud Investigation Unit (WCFIU), which began in 1993, is also a part of this division.

The Division carries out its statutory mandate by receiving referrals from various sources, including insurance companies, employers, employees, agents, and interested citizens. It then conducts investigations to determine whether there have been criminal violations of the law. Investigations that result in a finding of criminal violation are referred to the appropriate prosecuting attorney.

Additionally, the Fraud Division

has full police powers as well as the power to issue subpoenas, compel the production of documents, and administer oaths. Fraud Division attorneys are also authorized to be appointed as special deputy prosecutors.

In addition to its enforcement activities, this division publishes a semi-annual fraud newsletter and engages in extensive efforts to deter insurance fraud.

### ***2000 Activity Report***

The following report highlights calendar year 2000 fraud activity.

- 451 Referrals received
- Referred 40 cases for prosecution
- Experienced a 94% conviction rate, with 28 successful prosecutions
- Fines and restitution totaling \$15,248 and \$135,678 respectively, were imposed with vary-

## **Division Highlights**

- ☑ **Insurance Fraud Investigation Division attained law enforcement status (full police powers) by passage of Act 743 of 2001.**
- ☑ **FBI awarded Certificates of Appreciation signed by Director Louis J. Freeh to Director Marty Nevrla, Asst. Director Dave Roff and Chief Counsel Clay Simpson for their efforts in "Operation Sudden Brake," the successful investigation and prosecution of a staged auto collision ring operating in Northwest Arkansas.**
- ☑ **The leader of the staged auto collision ring busted by "Operation Sudden Brake" received a 70 year prison sentence, the longest prison term ever imposed for insurance fraud in Arkansas and one of the longest ever imposed in the nation.**
- ☑ **All 11 defendants arrested in conjunction with "Operation Sudden Brake" were either convicted by a jury or pled guilty to the charges filed against them.**

ing terms of incarceration and probation.

### ***Fraud Referrals***

**The Fraud Division has established a toll free 24-hour hotline.** A suspected case of insurance fraud may be reported anytime by calling the toll-free number, **1-866-660-0888**. Interested parties may also make suspected fraud referrals by contacting the Fraud Division

at 1200 West Third Street, Little Rock, AR 72201-1904.

A referral form, Form REF, is preferred when submitting a referral but is not required. The form may be obtained by contacting the Fraud Division or by copying it from our Department Web site at [www.state.ar.us/insurance](http://www.state.ar.us/insurance) or by calling the Fraud Division at 501-371-2790.



## ***Fraud Investigation Uncovers Family Using Children in Staged Auto Collision Ring: 70-Year Prison Term Given to Ring Leader***

A cooperative effort between the Insurance Department's Fraud Investigation Division, the Fort Smith Police Department and the Federal Bureau of Investigation (FBI) led to the arrests of 11 individuals alleged to be involved in a sophisticated "staged auto collision ring" involving the use of children of some of those arrested.

A 70-year prison sentence was given to David Gipson, the touted leader of the auto ring, which had operated primarily in the Northwest Arkansas area. Gipson, 29, of Van Buren County was found guilty by a Sebastian County jury of 10 felony, and three misdemeanor charges, including six counts of insurance fraud, four counts of theft, and three counts of endangering a minor. The jury recommended that Gipson serve consecutive sentences for his crimes and the Judge in the case imposed the 70-year prison term, the longest prison term ever imposed for insurance fraud in Arkansas and one of the longest ever imposed in the nation.

"We are very pleased to see justice rendered in this case," commissioner Mike Pickens said. "This Department considers insurance fraud to be a serious crime. We believe the sentence in this case sends a clear message, and will

serve as a deterrent to this kind of criminal activity."

The collisions, known as the "swoop and squat" technique, were staged with the intent of receiving quick settlements from insurance companies. The more individuals purported to be injured in the incident, the higher the settlement could become. Consequently, the car perpetuating the collision generally contained several people, as many as five or six in one vehicle. According to investigators involved in the case, children as young as seven and nine years old, whose parents planned and staged the collisions, participated as passengers in some of the vehicles.

**"Most people don't know that the ultimate result of insurance fraud is higher premiums for consumers," Commissioner Pickens said. "We will work very hard to prosecute fraud for the benefit of all consumers."**

Other individuals charged as part of the staged auto collision ring have pled guilty to various charges and agreed to testify against Gipson. David Gipson's twin brother, Danny Gipson, also pled guilty to charges in this case.



## ***Legal Division***

***Phone: (501) 371-2820, Fax: (501) 371-2639***

***E-mail: [insurance.legal@mail.state.ar.us](mailto:insurance.legal@mail.state.ar.us)***



<i><b>General Counsel</b></i>	<i><b>Jay Morgan</b></i>
<i><b>Chief Counsel</b></i>	<i><b>Jean Langford</b></i>
<i><b>Associate Counsel</b></i>	<i><b>Sara Farris</b></i>
	<i><b>Booth Rand</b></i>
	<i><b>Ragenea Thompson</b></i>
<i><b>Management Project Analyst</b></i>	<i><b>Mary Coney</b></i>
<i><b>Investigator</b></i>	<i><b>Linda Bird</b></i>
	<i><b>Joie Tester</b></i>
<i><b>Support Staff</b></i>	<i><b>Janis Johnson</b></i>
	<i><b>Gussie Loring</b></i>
	<i><b>Linda Reeves</b></i>
	<i><b>Terry Scott</b></i>

Acting as legal counsel for the Arkansas Insurance Commissioner is the primary responsibility of the Arkansas Insurance Department's (AID) Legal Division. In this capacity, the Legal Division offers counsel, advice, conducts research, and represents the Commissioner or staff in lawsuits or other proceedings.

Other duties of this division include drafting legislation, rules, directives, legal opinions, and conducting consumer complaint investigations. Assistance with the adoption of reports for financial examination on Arkansas domestic HMOs and farmers' mutual aid associations is another function of the AID Legal Division.

The Legal Division also maintains the corporate records of insurers, including name, address changes, and domestication status. Division attorneys represent the Insurance Department in administrative hearings and court appeals pertaining to: a) licensees' alleged insurance code or rule violations, and b) insurance company acquisitions, mergers, reinsurance agreements, and similar transactions.

Offered services to the public include providing information to consumers, insurance companies, and other licensees, regarding insurance, insurance companies, and other licensees.

The Legal Division collected a total of \$113,225 in fines and penalties for calendar year 2000. Other fees collected totaled \$95,321.

### **2001 Significant Activity Summary**

<b>Company Hearings Held</b>	<b>4</b>
<b>Agent/Broker/Consultant/Adjuster Hearings Held</b>	<b>12</b>
<b>Company Orders Negotiated/Issued</b>	<b>64</b>
<b>Agent/Broker/Consultant/Adjuster Orders</b>	<b>209</b>
<b>Informal Conferences Held</b>	<b>42</b>
<b>Certificates of Compliance Issued</b>	<b>398</b>

---

## COMPANY TRANSACTIONS

### Mergers

#### From

Health and Life Insurance Co of America  
Untied Security Life Insurance Co.  
SwissRe Life & Health America Inc.  
Vulcan Life Insurance Co. of New York  
Continental Life Insurance Co.  
Paul Revere Protective Life Ins  
Pierce National Life Insurance Co.  
Washington Life Insurance Co.  
Fremont Indemnity Company  
Reliance Universal Insurance Co.  
Berkshire Life Insurance Co.

#### To

Pioneer Life Ins. Co.  
Citizens Insurance Co. of America  
Life Reinsurance Corp. of America  
Conseco Annuity Assurance Co.  
Conseco Senior Health Insurance Co.  
Paul Revere Life Insurance  
Fortis Benefits Insurance Co.  
AM Founders Life Insurance Co.  
Fremont Industrial Indemnity Co.  
Reliance Insurance Co.  
Guardian Life Insurance Co. of America

### Name Changes

#### From

Nobel Insurance Co.  
Fremont Industrial Indemnity Company  
GuideOne Casualty Insurance Co.  
General Accident Insurance Co.  
CGU Insurance Co.  
Commercial Union Insurance Co.  
Great Lakes Life and Health Insurance Co.  
Seven Hills Insurance Co.  
United Heritage Mutual Life Insurance Co.  
Healthcare Underwriters Mutual Ins.Co.  
Florida Employers Life Insurance Corp.  
Phoenix Home Life Mutual Insurance Co.  
Unified Life Insurance Co.  
Great Pacific Insurance Co.  
Nippon Fire & Marine Insurance Co.  
The Ohio Life Insurance Co.  
Heritage Mutual Insurance Co.  
Healthsource Insurance Co.  
Waterford Insurance Co.  
Life Assurance Corporation of America  
NAC Reinsurance Corporation  
Florida Physicians Insurance Co.  
American Fire & Indemnity Company  
Forestview Mortgage Insurance Co.  
American Fidelity & Liberty Insurance Co.  
Compdent Insurance Co.  
Cova Financial Services Life Insurance Co.  
PFL Life Insurance Co.  
Allegiance Insurance Co.  
Security First Life Insurance Co.

#### To

Stonington Insurance Co.  
Fremont Indemnity Company  
Equity Insurance Co.  
Pennsylvania General Insurance Co.  
OneBeacon Insurance Co.  
OneBeacon America Insurance Co.  
Renaissance Life and Health Insurance Co.  
Alea North America Insurance Co.  
United Heritage Life Insurance Co.  
Medical Liability Mutual Insurance Co.  
Employers Life Insurance Corp.  
Phoenix Life Insurance Co.  
American Life and Annuity Insurance Co.  
First American Property & Casualty Ins. Co.  
Nippon KOA Insurance Co.  
Chase Life & Annuity Company  
Acuity, A Mutual Insurance Co.  
Berkshire Life Insurance Co. of America  
National Affinity Insurance Co. of America  
Swiss Re Life & Health America, Inc.  
XL Reinsurance America, Inc.  
First Professionals Insurance Co., Inc.  
United Fire & Indemnity Company  
Allstate Fire & Casualty Insurance Co.  
A F & L Insurance Co.  
CompBenefits Insurance Co.  
MetLife Investors Insurance Co.  
Transamerica Life Insurance Co.  
Horace Mann Property & Casualty Co.  
MetLife Investors USA Insurance Co.

### ***Name Changes (cont.)***

<u>From</u>	<u>To</u>
Phoenix American Life Insurance Co.	GE Group Life Assurance Company
The College Life Insurance Co.	Americo Financial Life & Annuity Ins. Co.
AFBA Life Insurance Co.	5 Star Life Insurance Co.
Halcyon Insurance Co.	Progressive Halcyon Insurance Co.
Capital Bankers Life Insurance Co.	Annuity & Life Reassurance America Inc.
American National Fire Insurance Co.	Great American Insurance Co. of New York
GenAm Benefits Insurance Co.	HCSC Insurance Services Company
SunAmerica National Life Insurance Co.	SLBI USA Financial Services Life Ins. Co., Inc.
PartnerRe Life Insurance Co. of the U.S.	SCOR Life U. S. Reinsurance Co.
Virginia Insurance Reciprocal	Reciprocal of America
Anthem Life Insurance Co. of Indiana	Anthem Life Insurance Co.
Reliance Reinsurance Co.	Overview Partners U S Reinsurance Co.
AXA Global Risks US Insurance Co.	AXA Corporate Solutions Insurance Co.
Dental Insurance Co. of America	Unimerican Insurance Co.
Sydney Reinsurance Corp.	QBE Reinsurance Corp.
Signet Star Reinsurance Co.	Berkley Insurance Co.

### ***Redomestications***

<u>Company</u>	<u>From</u>	<u>To</u>
Freedom Life Insurance Co. of America	MS	TX
Security-Connecticut Life Insurance Co.	CT	MN
Acceptance Casualty Insurance Co.	TX	NE
Provident America Life & Health Ins. Co.	PA	OH
Annuity & Life Reinsurance America, Inc.	MI	CT
HCSC Insurance Services Co.	MO	IL
Illinois Annuity & Insurance Co.	MA	KS
Motors Insurance Corporation	NY	MI
CIM Insurance Corporation	NY	MI
Ameribest Life Insurance Co.	IL	GA
Berkley Regional Insurance Co.	MO	DE
Transamerica Occidental Life Ins. Co.	CA	IA
Federal Home Life Insurance Co.	IN	VA
Kemper Casualty Insurance Co.	MI	IL
Specialty National Insurance Co.	PA	IL
Peninsular Life Insurance Co.	NC	FL
Forestview Mortgage Insurance Co.	CA	IL
Delta Life & Annuity Co.	IA	KS
Allmerica Financial Benefit Insurance Co.	PA	MI
Healthsource Insurance Co.	TN	MA
Foundation Health Sys. Life & Health Ins. Co.	CO	CA
Reliant Insurance Co.	MI	PA
Florida Employers Life Insurance Corp.	FL	S.C.
Southwestern Life Insurance Co.	TX	CT
Pennsylvania General Insurance Co.	PA	MA
OneBeacon Insurance Co.	PA	MA
Equity Insurance Co.	IA	TX
Travelers Indemnity Co. of Missouri	MO	CT
Gulf Insurance Co.	MO	CT

---

## ORDERS

### *Agent*

#### Cease and Desist

Kordsmeier Auto/Greg Kordsmeier

#### Consent Order (Fines Levied)

Paulette Kempson

Terry Lamb

Thomas R. McLemore

Lori Griffin

William Mathew Turner

Larry Ray Roger

### *Company*

#### Acquisition

Foundation Life Ins. Co. of Arkansas

First Variable Life Insurance Co.

Denticare of Arkansas, Inc.

Wonder State Life Insurance Co.

#### Certificate of Authority Reinstated

MGIC Indemnity Corp.

#### Certificates of Authority Suspended

California Compensation

Superior National

Commercial Compensation

Acceleration National Insurance Co.

U.S. International Reinsurance Co.

International Indemnity

Heritage Warranty Mutual

Reliance Insurance Co.

Credit General Insurance Co.

Mid-Continent Life Insurance Co.

Phico Insurance Co.

Frontier Insurance Co.

Imperial Casualty & Indemnity Co.

Lumber Mutual Insurance Co.

North American Lumber Insurance Co.

Commercial Truckers RRG

#### Certificate of Authority Cancelled

Credit General Indemnity Co.

American Universal Insurance Co.

International Financial Security LIC

Universe Life Insurance Co.

Statesman National LIC

American Chambers Life

Franklin American Life

American Healthcare Providers

Amwest Surety Insurance Co.

LMI Insurance Co.

#### Exam Orders Adopted

Arkansas National Life

Griffin-Leggett Burial Insurance Co.

Ulico Indemnity

White River Valley Insurance Co.

#### Exam Orders

Farm & Home Mutual

United Health Care of AR, Inc.

Foundation Life Ins. Co. of AR

HMO Partners, Inc.

Town & Country Mutual Ins. Co.

Fidelity Standard Life Ins. Co.

Healthcare of Arkansas

Farmers Union Mutual Ins. Co.

Citizens Fidelity Insurance Co.

#### Fines Levied

United Healthcare of AR, Inc.

Report of Exam - \$250,000 Fine

#### Agreements

Brokers National Life Assurance

#### Continued Suspensions

Northwestern National Insurance Co.

Fidelity Mutual Life Insurance Co.

Protective National Ins. Co. of Omaha



## License Division

Phone: (501) 371-2750, Fax: (501) 371-2618

E-mail: [insurance.license@mail.state.ar.us](mailto:insurance.license@mail.state.ar.us)

<b>Director</b>	<b>Fred Stiffler, Jr.</b>
<b>Investigator</b>	<b>Kathy Stimpson</b>
<b>Administrative Assistant</b>	<b>Sherrell Givens</b>
<b>Document Examiners</b>	<b>Jane Amy</b>
	<b>Josie Galloway</b>
	<b>Lisa Garner</b>
	<b>Barbara Gordon</b>
	<b>Willie Hemphill</b>
	<b>Lisa Hunt</b>
	<b>Margaret Miller</b>
	<b>Peggy Singleton</b>
	<b>Sheila Weeks</b>

### Division Highlights

- ☑ As of December 31, 2000, the License Division listed a total of 43,000 active licensees and approximately 225,000 active company appointments.
- ☑ The Arkansas Insurance Department was the first Insurance Department in the United States to offer electronic appointments via the Internet.
- ☑ License Division forms can be found on the on the Insurance Department's website. Additionally, on-line review of agent license records is available under the Department's "Agent Search" site.

The License Division is responsible for the licensing of both resident and non-resident agents, firms, adjusters, brokers, and consultants in the State of Arkansas. This division is responsible for billing and collecting license fees, printing and distributing license renewals and the issuance of viatical broker licenses and third party administrator registrations.

Another important function of this division is the maintenance of historical records, which includes a record of all licensees and appointments ever granted by the Arkansas Insurance Department.

All agents and brokers are required to meet annual continuing education (CE) requirements. The License Division is responsible for the review of courses and providers, and for ensuring agent compliance.

### License Division Transactions

On an average, the License Division processes the following transactions on an annual basis.

• New Agents Licenses	16,600
• New Agencies Licenses	1,040
• License Renewals	36,000
• New Company Appointments	26,000
• Company Appointment Terminations	20,000
• Company Appointment Renewals	300,000
• License Certifications	5,200
• Continuing Education Certifications	7,000
• Address Changes	7,800
• Telephone Inquiries	50,000



## Life & Health Division

Phone: (501) 371-2800, Fax: (501) 371-2748

E-mail: [insurance.l&h@mail.state.ar.us](mailto:insurance.l&h@mail.state.ar.us)

**Director** . . . . . **John Shields**  
**Rate and Form Analysts** . . . . . **Marie Bennett**  
. . . . . **J. Harris Shearer**  
. . . . . **Rosalind Minor**  
. . . . . **Joe Musgrove**  
**Support Staff** . . . . . **Polly Reinold**

Charged with regulating life and health insurance in the State of Arkansas, the Life and Health Division of the Arkansas Insurance Department is responsible for the review and approval of forms, rates and advertising. During the approval process, contracts are examined for the appropriate level of content and clarity.

This division must approve premiums for individual health policies, and the division must ensure that claims on health policies provide an acceptable relationship to the premiums charged.

The Life and Health Divi-

sion reviews contracts for guaranteed interest policies including life and annuity and variable contracts. Additionally, the division reviews equity-indexed annuities, funeral insurance, credit life and disability, individual, and group health plans.

Also reviewed by the Life and Health Division are Long Term Care, Medicare supplements, and supplemental benefits contracts, as well as contracts for health maintenance organizations (HMOs).

Finally, the Life and Health Division of the Arkansas Insurance Department regulates the issuance of permits for

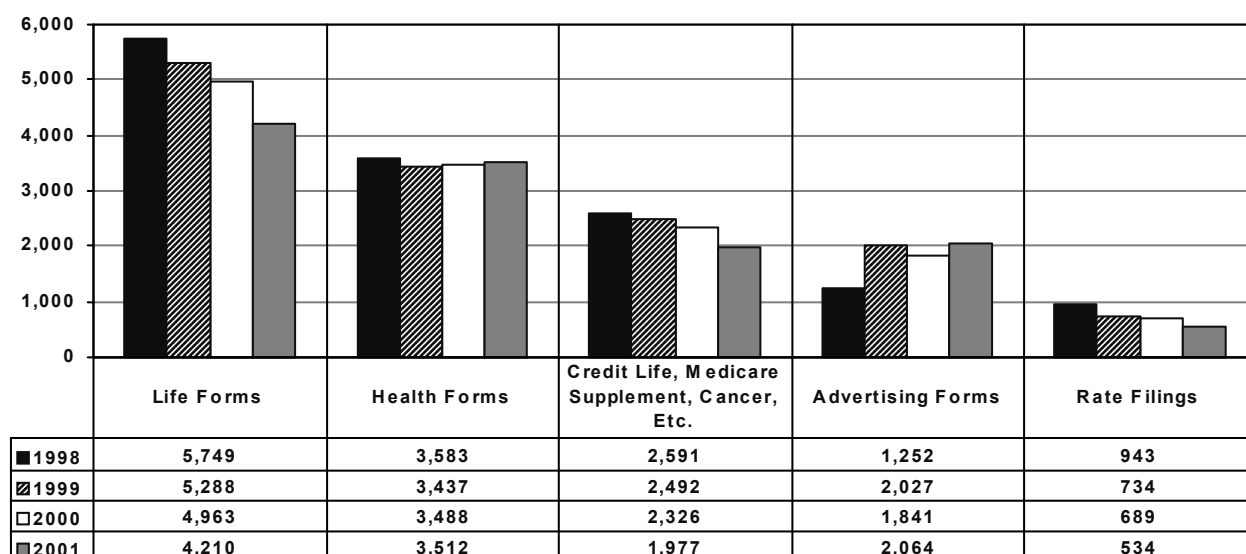
charitable annuity foundations, and life and continuing care facilities.

### Policy Issues

The insurance industry continues to experience changes regarding Long Term Care, group health insurance, and Medicare (Medigap) policies. These actions trigger changes within insurance companies that are often addressed by the Insurance Department.

### Forms Filed

The following chart represents forms filed for calendar years 1998-2001.







## Liquidation Division

1023 West Capitol Avenue, Suite 2, Little Rock, AR 72201

Phone: (501) 371-2776, Fax: (501) 371-2774

E-mail: [insurance.liquidation@mail.state.ar.us](mailto:insurance.liquidation@mail.state.ar.us)

**Deputy Receiver** . . . . . **Steve Uhrynysz**  
**Administrative Assistant** . . . . . **Cindy Furrer**  
**Bookkeeper** . . . . . **Cheryl Ringgold**  
**Insurance Adjuster** . . . . . **Jeannie Roberts**  
**Claims Assistant/Receptionist** . . . . . **Sandra Seymour**

The Liquidation Division, on behalf of the Insurance Commissioner as Receiver, manages the day to day affairs of insolvent insurance company estates and prepaid funeral benefit trusts. Although the Liquidation Division performs certain functions on behalf of the Arkansas Insurance Commissioner, individuals employed with this division are not employed by the State of Arkansas and are not considered state employees. Additionally, the Liquidation Division does not receive any funding from the State of Arkansas.

During 2001, the Division was responsible for the management of seven domestic insurance company receiverships, three prepaid funeral benefit trusts, and thirty ancillary insurance company receivership estates.

### **Domestic Insurance Companies**

American Investors Life Insurance Co.  
 Employers Equitable Life Insurance Co.  
 First Citizens Life Insurance Company  
 Green & Clay County Farmers Mutual  
 Aid Assoc.  
 Home Mutual Fire Insurance Company  
 National Savings Life Insurance Company  
 Old Southwest Life Insurance Company

### **Prepaid Funeral Benefit Trust**

Miller-Elston Mortuary, Inc.  
 Will's Funeral Home, Inc.  
 Wilson-Stephens Funeral Home

### **Ancillary Insurance Receiverships**

American Druggist Insurance Company  
 American Fidelity Fire Insurance Company

American Mutual Insurance Co. of Boston  
 American Mutual Liability Insurance Co.  
 Andrew Jackson Casualty Insurance Co.  
 Carriers Insurance Company  
 Cotton Belt Insurance Company  
 Enterprise Insurance Company  
 Excalibur Insurance Company  
 First Southern Insurance Company  
 Great Global Insurance Company  
 Holland American Insurance Company  
 Ideal Mutual Insurance Company  
 Inter-American Insurance Co. of Illinois  
 Midland Insurance Company  
 Mission Insurance Company, Inc.  
 Mission National Insurance Company  
 Mutual Fire, Marine and Inland Insurance  
 Mutual Security Life Insurance Company  
 Ohio General Insurance Company  
 Paxton National Insurance Company  
 Pinetop Insurance Company  
 Rockwood Insurance Company  
 Southwestern National Insurance Company  
 Standard Fire Insurance Company  
 Transit Casualty Insurance Company  
 Union Indemnity Insurance Company  
 United Equitable Life Insurance Company  
 Western Employers Insurance Company

### **Arkansas Property and Casualty Guaranty Fund**

The Division also administers the Arkansas Property and Casualty Guaranty Fund ("APCGF"), which provides benefits to Arkansas insureds and claimants of insolvent property and casualty insurance companies.

During 2001, APCGF, as appropriate, paid, net of recoveries, over \$1,900,000 to adjust, settle or litigate claims involving the

following twenty-nine non-domestic insurance company receiverships.

Acceleration National Insurance Co.  
American Eagle Insurance Company  
American Mutual Insurance Co. of Boston  
American Mutual Liability Insurance Co.  
Andrew Jackson Casualty Insurance Co.  
California Compensation Insurance Co.  
Carriers Insurance Company  
Commercial Compensation Insurance Co.  
Cotton Belt Insurance Company  
Credit General Insurance Company  
Employers Casualty Insurance Company  
Employers National Insurance Company  
First Southern Insurance Company  
Great Global Insurance Company  
Ideal Mutual Insurance Company  
Integrity Insurance Company  
Intercontinental Insurance Managers  
Lutheran Benevolent Insurance Exchange  
Midland Insurance Company  
Mission Insurance Company, Inc.  
Mission National Insurance Company  
Pacific Marine Insurance Company  
Premier Alliance Insurance Company  
Rockwood Insurance Company  
Standard Fire Insurance Company  
Transit Casualty Insurance Company  
Union Indemnity Insurance Company  
United Southern Assurance Company  
Western Employers Insurance Company

#### ***Arkansas Life and Disability Insurance Guaranty Fund***

Finally, the Division administers the Arkansas Life and Disability Insurance Guaranty Association (ALDIGA), which does for life and disability insurance insureds and claimants of Arkansas what APCGF does for property and casualty insureds and claimants. During 2001, ALDIGA provided benefits to Arkansas insureds and claimants totaling more than \$6,700,000, as a result of the following fifteen domestic and non-domestic insurance company receiverships.

American Chambers Life Insurance Co.  
American Investors Life Insurance Co.  
American Standard Life Insurance Co.

Centennial Life Insurance Company  
Confederation Life Insurance Company  
Executive Life Insurance Company  
First Citizens Life Insurance Company  
First National Life Ins. Co. of America  
Intl. Financial Services Life Insurance Co.  
Investment Life Insurance Company  
Kentucky Central Life Insurance Company  
Mid-Continent Life Insurance Company  
National American Life Insurance Co.  
Statesman National Life Insurance Co.  
Universe Life Insurance Company

### **Mission Statement**

**The purpose of the State Insurance Department is to serve and protect the public interest by the equitable enforcement of the state's laws and regulations affecting the insurance industry.**

**The primary mission of the State Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.**





## Property & Casualty Division

Phone: (501) 371-2800, Fax: (501) 371-2748

E-mail: [insurance.p&c@mail.state.ar.us](mailto:insurance.p&c@mail.state.ar.us)

<b>Director</b> . . . . .	<b>Bill Lacy</b>
<b>Senior Rate and Form Analyst</b> . . . . .	<b>Alexa Grissom</b>
	<b>Becky Harrington</b>
	<b>Edith Roberts</b>
	<b>Royce Wigley</b>
	<b>Carol King Stiffler</b>
<b>Support Staff</b> . . . . .	<b>Michelle Fahey</b>
	<b>Nancy Horton</b>
	<b>Betty Montesi</b>

The primary focus of the Property and Casualty Division of the Arkansas Insurance Department is to monitor and regulate rate and form activities of insurance companies conducting business in the State of Arkansas. All marine, surety, and property and casualty insurance companies transacting business in Arkansas are required to submit rate and form filings to this division for review.

The approval process includes a thorough review to ensure the forms are in compliance with State law. Arkansas is considered a “competitive rating state” and as such, requests for rate changes are generally accepted unless those changes are excessive, inadequate, or unfairly discriminatory. In most cases, the insurer may begin to use a rate as early as 20 days after the request has been filed with the Department.

### Consumer Complaints

The Property and Casualty Division works closely with the Insurance Department’s Con-

sumer Services Division in the handling of complaints concerning coverage or rating issues. The Property and Casualty Division handles all workers’ compensation complaints.

### Major Projects

The Division participates in many major projects, including updating of online access to rate and form information, review of procedures to improve responsiveness to consumers and insurers, and publication of review standards for rates and forms so that insurers have access to the most recent filing requirements to improve and shorten the review process.

### Personal Lines

The primary goals of the personal lines review process are to promote competition, provide timely and accurate review of all personal insurance products, and to assure that rates are neither excessive, inadequate or unfairly discriminatory

### Commercial Lines

Arkansas is one of several states that has substantially deregulated commercial lines with respect to rates. This law created a “large commercial risks” class of insureds, and exempted from review certain commercial insurance products. This law does not apply to workers’ compensation, employer’s liability, or professional liability products.

### Market Assistance Program

In 1999, Act 1343 created the Market Assistance Program (MAP) to assist consumers in obtaining earthquake coverage. The program has been successful and writes more than 5,000 policies for Arkansas residents who were unable to obtain coverage through traditional homeowners’ policies. Act 1343 also created the Earthquake Authority Board which has the authority to actually issue earthquake coverage if MAP is unable to provide sufficient coverage.

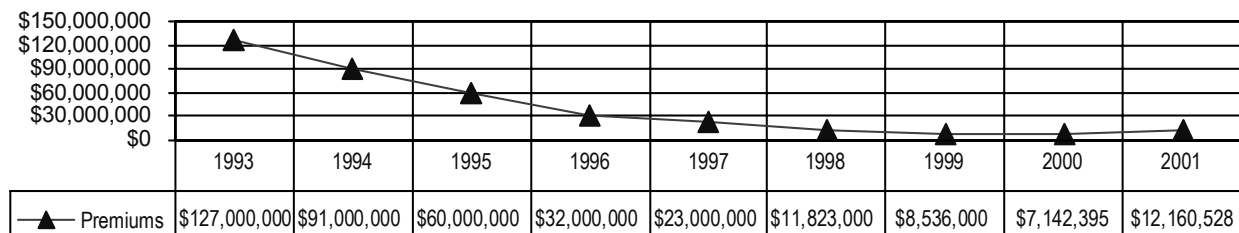
## HIGH RISK INSURANCE POOLS

The Property and Casualty Division manages the high risk, or residual market insurance pools. Assigned risk plans are available for workers' compensation and automobile insurance. When coverage is not available in the voluntary market, the Rural Risk Underwriting Association provides fire insurance coverage for structures located in rural areas identified as Class 9 and 10.

### Workers Compensation

During 2001 Arkansas saw the workers' compensation market began to harden as it did in most other states. This has caused the companies to tighten up on underwriting and refuse to write some risks. The assigned risk plan has grown significantly due to the tighter underwriting. Even with the hardening market, the combined loss ratio in Arkansas is the best in the United States at 101%. The following chart reflects the plan's premium growth.

**Workers' Compensation Assigned Risk Premiums**



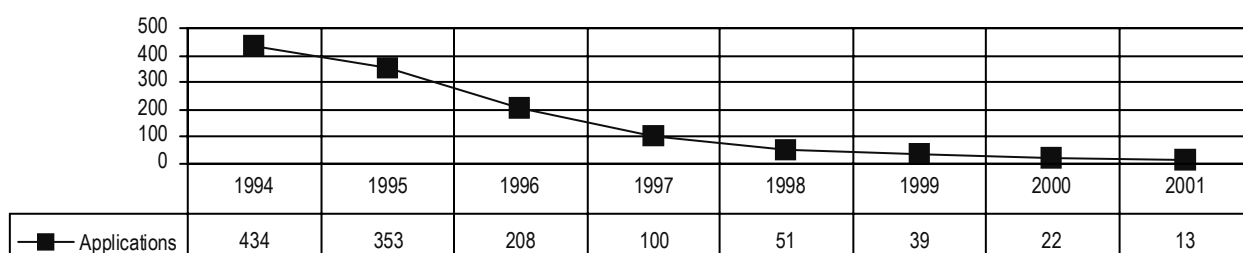
### Workers' Compensation Rates

Unlike other property and casualty rates, workers' compensation rates must be approved prior to use. Workers' compensation voluntary rates did not increase for the eighth (8<sup>th</sup>) consecutive year in 2001, which was also the seventh (7<sup>th</sup>) year these rates decreased in the State of Arkansas. The assigned risk plan rates showed a slight increase of 1.9% due to a change in the plan expenses.

### Automobile Assigned Risk

The number of agents writing automobile insurance through the assigned risk plan continues to decrease, due primarily to the large number of carriers willing to write non-standard auto risks. The chart below reflects the reduced auto risk trend taking place in the State of Arkansas.

**Automobile Assigned Risk Applications**



## Public Employee Claims Division

Phone: (501) 371-2700, Fax: (501) 371-2733

E-mail: [insurance.public.employee.claims@mail.state.ar.us](mailto:insurance.public.employee.claims@mail.state.ar.us)



*It is the mission of the Public Employee Claims Division to administer the workers' compensation program for state government by providing service that results in the accurate application of Arkansas's workers' compensation laws and regulations so that all customers of this division are served in a fair and efficient manner.*

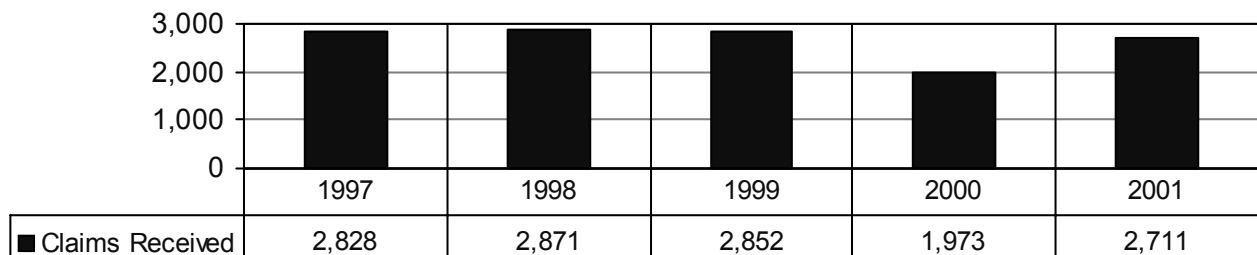
<b>Director</b>	<b>William H. Luce</b>
<b>Assistant Director</b>	<b>Nathan Culp</b>
<b>Management Project Analyst</b>	<b>Margie Duncan</b>
<b>Staff Attorney</b>	<b>Richard Smith</b>
	<b>Tom Pendowski</b>
<b>Legal Secretary</b>	<b>Ruth Burns</b>
<b>Claims Manager</b>	<b>Linda Amaden</b>
	<b>Marlys Bost</b>
	<b>Linda Corpier</b>
	<b>Muriel Hicks</b>
	<b>Margaret Langley</b>
	<b>Rhonda Murphy</b>
	<b>Otis Palmer</b>
	<b>Doris Taylor</b>
	<b>Harriette Upshaw</b>
<b>Support Staff</b>	<b>Nancy Barnes</b>
	<b>Amanda Debord</b>
	<b>Joella Gay</b>
	<b>Frankie Goodson</b>
	<b>Linda Moore</b>
	<b>Tiphannie Nelson</b>
	<b>Linda Oates</b>
	<b>Sandra Schwall</b>
	<b>Angie West</b>

The Public Employee Claims Division (PECD) is responsible for the investigation and management of more than 2,500 workers' compensation claims filed each year for Arkansas State employees.

Workers' compensation coverage is also provided for emergency service volunteers who are accidentally injured while performing services under the call and supervision of the State of Arkansas or the political subdivisions of its chief executive officers.

During calendar year 2001, PECD received 2,711 claims. A total of 1,030 lost-time claims remained open at the end of this same period, with the division receiving approximately 226 active medical claims each month.

**Claims Received**



---

### ***Pilot Performance Based Budgeting Program Underway***

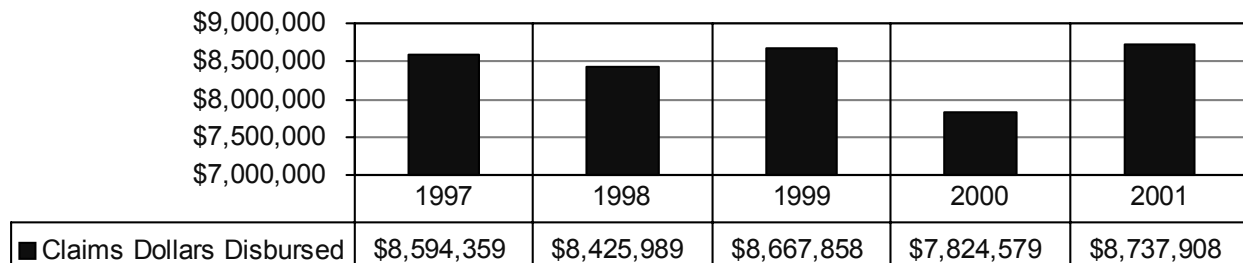
The Public Employee Claims Division of the Arkansas Insurance Department participated in a pilot performance based budgeting program. This program provides for its participants to formulate strategic plans, which include goals setting, and measurable standards to determine goals achievement.

Part of the strategic plan includes a Governor-supported comprehensive safety program for state government, and the institution of a return to work policy, which promotes the practice of an employee returning to work as soon as possible.

### ***Workers' Compensation Funding***

Expenditures for the workers' compensation claims disbursed by PECD comes from three sources, the premiums and experience refunds paid by state agencies; general revenue fund reimbursement from school aid funds; and from general revenues for the payment of claims for city and county employees administered by this division. A total of \$8.7 million was disbursed by PECD for calendar year 2001.

#### **Claims Payments**



### ***Claims Management Remains Steady, Efficient***

The Public Employee Claims Division manages workers' compensation claims for state employees with a staff of 24, including nine personnel devoted to the investigation, determination, and management of claims. The remaining staff consists of support and legal personnel.

Claims managers provide technical assistance, including workshop sessions, to public employers and employees, in addition to performing their primary claims management duties. Since claims management caseloads have reached a manageable capacity, PECD continues to improve its ability to administer state claims.

### ***Integrated Disability Management Program Proves Effective***

The Integrated Disability Management Program was developed, with assistance from Arkansas Rehabilitation Services, to produce a mutually beneficial approach to workers' compensation for both employers and employees. The program's goal is to prevent and reduce injury risks and illness, by mitigating damages associated with these issues and by retaining job productivity. Managed care continues to be an effective tool in controlling costs through program participants.

---

## ***Risk Management Division***

***Phone: (501) 371-2690, Fax: 371-2842***

***E-mail: [insurance.risk.management@mail.state.ar.us](mailto:insurance.risk.management@mail.state.ar.us)***



<i><b>State Risk Administrator . . . . .</b></i>	<i><b>Drew Carpenter</b></i>
<i><b>Assistant State Risk Administrator . . . . .</b></i>	<i><b>Mark Guinee</b></i>
<i><b>Senior Risk Specialist . . . . .</b></i>	<i><b>Kathy Reichstadt</b></i>
<i><b>Risk Specialist . . . . .</b></i>	<i><b>Roland Robinson</b></i>
<i><b>. . . . .</b></i>	<i><b>Jason Walker</b></i>
<i><b>Administrative Assistant . . . . .</b></i>	<i><b>Audrey Carroll</b></i>

The Risk Management Division has been established to reduce the cost of insurance and surety bonding to state agencies, and to analyze and make recommendations on loss control and safety programs.

The Division is staffed with professionals who deal with the entire spectrum of the highly technical and complex areas of risk management and insurance. The knowledge and skills of the Division staff have brought a new level of success to the Department.

Extensive knowledge of state government operations allows the Risk Management staff to provide consultant services as well as insurance and loss control expertise at a minimal cost to taxpayers. State agencies receive this service at no cost to their individual budgets.

Property inspections and appraisals are conducted on approximately 4,700 owned and leased sites with the in-

sured values exceeding \$3.6 Billion. All sites are insured for multi-perils, including earthquake and flood. Although rates have increased due to market conditions and loss experiences, rates are substantially lower than the years preceding the establishment of the Risk Management Division.

The Risk Management Division secures property, commercial auto, aircraft, fine arts, directors and officers' liability, inland marine, and specialty lines insurance coverage for state agencies.

The Risk Management Division also provides staffing for the Arkansas Governmental Bonding Board's Trust Fund. This self-funded program, established in 1998, provides fidelity bond coverage for over 135,000 employees of state, county, and municipal governments, as well as public school districts in Arkansas. The Fidelity Bond Program has been a phenomenal success, saving the state approximately

\$300,000 per year.

A revised vehicle safety program, covering 4,500 vehicles, was implemented last year. The program involves record keeping and driver information which are accessible on the DFA-Driver Services Website. This program has proven to be valuable to agency personnel assigned the task of maintaining driver information. The goal is to more closely monitor state drivers with an outcome of fewer and less severe accidents. These changes should yield a premium savings on the State's commercial fleet.

The activities of the Risk Management Division continue to evolve as the staff seeks to provide consultation, risk management, appraisal, and insurance services to state government. The ultimate goal is to continually provide top quality, professional service while saving taxpayer dollars.



## Senior Health Insurance Information Program

**Phone:** (501) 371-2782, (800) 224-6330

**Fax:** (501) 371-2749

**E-mail:** [insurance.seniors@mail.state.ar.us](mailto:insurance.seniors@mail.state.ar.us)

<b>Director</b> . . . . .	<b>Ray Morris</b>
<b>Volunteer Coordinator Developer</b> . . . . .	<b>Marcia Winkle</b>
<b>Support Staff</b> . . . . .	<b>Gloria Fowler</b>
. . . . .	<b>Kelli Reppond</b>

The SHIIP program is designed to provide counseling and assistance to people with Medicare and other insurance related problems, one-on-one or in a group setting. We have had a busy year in 2001. We attended or conducted over 100 meetings or seminars during the year.

Our division staff and counselors explain Medicare benefits and how other insurance coordinates with Medicare coverage. We offer Medicare beneficiaries and others information on life, health, specialty insurance policies, claims, and referrals to Medicaid and other public benefits and services. We provide tools, resources and detailed information on the ten standardized Medicare Supplement plans as well as information and booklets on Long Term Care insurance. We also look for those who are dually eligible (Medicare and Medicaid) and provide counseling, information and contacts to help them and their specific needs.

We attend community functions, supply program information to the public, other government agencies and interested parties and conduct our own educational meetings. One of the most productive meetings we help to conduct is called "Mapping Your Way Through the Medicare Maze". In 2001, we had over 30 of these meetings. They are designed to attract people who are just turning 65 and give them facts and information about what they can expect when entering the Medicare program. These meetings cover the basic information about Medicare and how it works, Medicare Supplements, Medicare Fraud, Social Security and Hospital rights under the Medicare program. These meetings are strategically set up to cover the entire state. We partner with a number of different agencies

so as to cover all aspects possible in educating people going into the Medicare program.

We also educate Arkansans through health fairs, senior days and numerous speaking engagements. However, our toll-free phone number (1-800-224-6330) available throughout the state is the main contact for the majority of Medicare beneficiaries.

A specific aspect of our program is counseling beneficiaries when they lose part or all of their medical coverage. Approximately 17,000 Medicare beneficiaries had their Medicare HMO non-renewed at the end of 2001. The SHIIP program provided counseling and meetings in every area of the state where these non-renewals occurred. The meetings were designed to provide information regarding their rights to coverage, how and where to find it and specifically what is available to them. We conducted over 30 meetings in 6 weeks and provided counseling via the telephone to numerous beneficiaries.

Another aspect of the SHIIP program are our counselors that are trained to meet with and counsel Medicare beneficiaries around the state. We are in the process of setting up training sessions in the state for those interested in becoming volunteer counselors. This is a great way to educate and help those in need and cover the state of Arkansas at the same time. We encourage those interested to call us at our office in Little Rock.





## *Farmers Mutual Aid Associations Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
A2020	Farmers Mutual Ins of Gentry	55,985,260	40.518%	7,599,466	1,300,750
A0010	Farmers Mutual Fire Ins Co	45,116,000	32.652%	1,362,315	98,073
A0012	Farmers Mutual Ins of Rogers	16,084,760	11.641%	3,906,208	368,104
A0007	Farm & Home Mutual Ins Co	8,067,973	5.839%	469,807	63,094
A0021	NW Arkansas Farmers Mutual	4,573,700	3.310%	9,301,269	103,317
A0023	Washington County Farmers Mutual	4,468,800	3.234%	9,124,044	246,531
37613	Farmers Union Mutual Ins Co	3,335,091	2.414%	8,883,994	1,652,996
A0020	Logan County Farmers Mutual	337,575	0.244%	1,453,514	-
A0011	Farmers Mutual Ins of LR	200,000	0.145%	442,915	-
A0009	Farmers Mutual Aid Assoc. of AR	5,000	0.004%	244,556	-
		138,174,159			

## *Fraternal Organizations Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
57541	Modern Woodmen Of Amer	15,282,803	34.397%	4,768,127,825	3,977,996,110
57320	Woodmen World Life Ins Soc	12,382,794	27.870%	5,246,291,445	4,665,107,244
56014	Aid Assn For Lutherans	9,638,477	21.693%	19,337,900,639	17,520,995,628
57126	Lutheran Brotherhood	4,020,715	9.049%	12,263,042,631	11,045,222,955
58033	Knights Of Columbus	1,494,948	3.365%	8,553,945,938	7,273,913,291
56421	Catholic Knights Of Amer	743,871	1.674%	46,773,396	44,031,252
58068	Independent Order Of Foresters Us Br	571,258	1.286%	2,671,298,399	2,154,018,945
56383	Order United Commrl Trav Of Amer	192,000	0.432%	22,153,166	16,974,321
57657	Royal Neighbors Of Amer	64,626	0.145%	607,104,654	394,058,526
56499	Woodmen World Assur Life Assn	20,270	0.046%	55,832,639	46,921,944
57223	Baptist Life Assn	9,582	0.022%	19,346,466	18,539,384
57622	Polish Natl Alliance Us Of Na	5,871	0.013%	328,602,683	298,048,741
57576	National Fraternal Soc Of The Deaf	1,736	0.004%	7,378,462	7,264,126
56006	Travelers Protective Assn Of Amer	1,007	0.002%	13,613,776	1,758,970
56170	Womans Life Ins Society	955	0.002%	146,706,420	117,721,787
57630	Polish Roman Catholic Union Of Amer	141	0.000%	96,875,652	78,218,341
57088	Degree Of Honor Protective Assn	107	0.000%	114,977,681	108,444,284
		44,431,161			

## *HMO and HMDI Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
95442	HMO PARTNERS, INC.	280,917,345	51.746%	70,215,971	48,404,242
95446	UNITED HEALTHCARE OF ARKANSAS, INC.	119,539,160	22.019%	27,395,830	16,997,234
95448	QCA HEALTH PLAN, INC.	69,492,652	12.801%	15,266,885	13,174,322
47155	DELTA DENTAL PLAN OF AR, INC.	35,063,469	6.459%	21,000,006	6,085,692
95499	CIGNA HEALTHCARE OF ARKANSAS, INC.	21,602,752	3.979%	13,414,615	5,942,832
95040	PRUDENTIAL HEALTH CARE PLAN, INC.	14,692,213	2.706%	590,934,132	415,077,517
A3290	AMERICAN DENTAL PROVIDERS OF AR, INC.	1,262,843	0.233%	574,915	36,242
95813	DENTICARE OF ARKANSAS, INC.	290,224	0.053%	468,607	35,782
52561	ARKANSAS BEHAVIORAL CARE, INC.	19,076	0.004%	486,954	378,173
		542,879,734			

## *Life and Health Companies Listed by Arkansas Premiums*

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
83470	Arkansas BCBS	595,666,322	19.626%	367,231,067	208,866,772
69345	Teachers Ins & Ann Assoc Of Amer	67,281,700	2.217%	118,567,483,403	110,470,078,411
79413	United Healthcare Ins Co	66,985,097	2.207%	3,862,644,812	2,850,735,504
66869	Nationwide Life Ins Co	65,287,117	2.151%	85,328,487,085	84,053,409,569
65978	Metropolitan Life Ins Co	63,790,049	2.102%	181,250,825,447	174,038,016,159
62944	Equitable Life Assr Soc Of The US	61,813,385	2.037%	89,925,177,297	84,583,251,956
71153	Hartford Life & Annuity Ins Co	59,480,738	1.960%	46,892,647,773	46,353,385,069
68241	Prudential Ins Co Of Amer	57,435,758	1.892%	196,051,182,097	187,371,660,646
70238	Variable Annuity Life Ins Co	57,208,999	1.885%	44,430,421,314	43,043,313,967
65005	IDS Life Ins Co	53,628,433	1.767%	49,918,077,625	48,139,771,405
61271	Principal Life Ins Co	49,593,621	1.634%	75,573,421,874	72,217,034,954
68896	Southern Farm Bureau Life Ins Co	44,103,866	1.453%	6,267,575,797	5,607,098,912
66915	New York Life Ins Co	39,199,411	1.292%	69,316,432,282	62,292,450,140
88072	Hartford Life Ins Co	33,589,510	1.107%	83,879,710,481	81,907,301,593
94358	USABLE Life	32,489,553	1.070%	95,152,817	46,031,532
69108	State Farm Life Ins Co	31,929,173	1.052%	28,306,624,934	25,247,306,373
80942	Golden American Life Ins Co	30,741,041	1.013%	10,937,541,681	10,530,618,406
67091	Northwestern Mut Life Ins Co	30,250,236	0.997%	92,111,866,461	86,216,017,024
86630	American Skandia Life Assur Corp	29,926,272	0.986%	30,149,195,774	29,806,391,477
93513	Cova Financial Svcs Life Ins Co	28,413,388	0.936%	4,630,278,684	4,550,822,062
70688	Ausa Life Ins Co Inc	25,808,655	0.850%	11,678,509,727	11,228,003,973
86509	Aetna Life Ins & Annuity Co	25,577,840	0.843%	48,581,822,123	47,650,744,217
62413	Continental Assur Co	25,110,457	0.827%	10,011,195,684	8,737,496,295
62235	Unum Life Ins Co Of Amer	24,780,870	0.816%	8,152,740,874	6,913,629,379
60380	American Family Life Asr Co Columbus	24,456,379	0.806%	30,308,020,150	28,635,250,962
65056	Jackson Natl Life Ins Co	24,377,182	0.803%	40,972,209,899	38,750,285,289
68136	Protective Life Ins Co	23,611,399	0.778%	10,186,260,522	9,559,986,409
79065	Sun Life Assur Co Of Canada (US)	22,760,349	0.750%	22,067,296,254	21,126,961,734
65676	Lincoln Natl Life Ins Co	21,745,666	0.716%	76,514,511,779	73,835,365,600
97179	United WI Life Ins Co	21,320,332	0.702%	315,136,182	167,907,567
66842	AIG Life Ins Co	21,055,064	0.694%	10,842,762,761	10,565,694,208
67466	Pacific Life Ins Co	20,891,169	0.688%	51,676,602,734	49,998,729,521
80950	Travelers Life & Annuity Co	19,406,713	0.639%	9,843,534,913	9,367,763,050
60186	Allstate Life Ins Co	18,930,433	0.624%	38,787,121,463	36,206,293,661
91596	New York Life Ins & Annuity Corp	18,562,322	0.612%	30,010,531,056	28,912,193,069
70432	American Gen Annuity Ins Co	18,068,321	0.595%	19,920,700,777	18,839,494,493
60941	Anchor Natl Life Ins Co	17,815,837	0.587%	25,868,570,486	25,148,624,434
90425	Manufacturers Life Ins Co Of N Ameri	17,426,719	0.574%	15,765,641,829	15,613,537,187
65536	GE Life And Annuity Assur Co	17,403,065	0.573%	21,275,334,481	20,682,456,829
65080	John Alden Life Ins Co	17,171,231	0.566%	703,383,708	574,980,581
64130	Life Investors Ins Co Of Amer	16,633,725	0.548%	7,605,903,999	7,027,053,872
64246	Guardian Life Ins Co Of Amer	15,404,776	0.508%	17,989,337,147	16,335,407,706
65757	Shelter Life Ins Co	14,932,016	0.492%	731,174,489	593,991,509
60054	Aetna Life Ins Co	14,817,169	0.488%	30,515,513,336	28,548,679,433
68195	Provident Life & Accident Ins Co	14,801,252	0.488%	8,689,579,439	7,681,547,567
66672	American Gen Life & Acc Ins Co	14,734,853	0.485%	8,502,515,309	8,135,377,279
64017	Conseco Variable Ins Co	14,051,101	0.463%	3,458,373,726	3,356,395,384
71412	Mutual Of Omaha Ins Co	13,999,990	0.461%	3,398,168,845	1,744,693,786
90557	Kemper Investors Life Ins Co	13,463,931	0.444%	15,043,579,920	14,646,156,857
74365	Southern Pioneer Life Ins Co	12,904,412	0.425%	31,716,333	20,776,714
62308	Connecticut General Life Ins Co	12,603,976	0.415%	69,004,479,388	66,945,727,654
60836	American Republic Ins Co	12,490,919	0.412%	454,522,270	322,926,585
62049	Colonial Life & Accident Ins Co	12,484,938	0.411%	1,095,282,529	939,036,781
88528	Northbrook Life Ins Co	12,463,828	0.411%	7,725,648,495	7,641,313,445
65838	Manufacturers Life Ins Co USA	11,696,934	0.385%	28,130,539,946	26,746,328,097
66826	National Travelers Life Co	11,679,229	0.385%	475,625,245	429,914,890
79022	Merrill Lynch Life Ins Co	11,616,281	0.383%	16,040,251,892	15,787,547,930
65021	JC Penney Life Ins Co	11,583,100	0.382%	1,713,378,950	1,480,514,003
62286	Golden Rule Ins Co	11,454,965	0.377%	1,678,831,584	1,470,814,562
70815	Hartford Life & Accident Ins Co	11,298,424	0.372%	6,875,036,514	4,468,373,297
63665	General American Life Ins Co	11,264,930	0.371%	11,966,260,136	10,980,094,662
78778	Guardian Ins & Annuity Co Inc	10,734,618	0.354%	10,817,098,247	10,541,475,251
67865	Jefferson Pilot Life Ins Co	10,723,597	0.353%	9,816,203,832	9,103,533,665
67644	Penn Mut Life Ins Co	10,710,576	0.353%	7,441,769,808	6,761,462,688
83836	Selected Funeral & Life Ins Co	10,534,509	0.347%	102,320,822	87,125,387
66044	Midland Natl Life Ins Co	10,460,056	0.345%	4,120,353,063	3,755,145,322
61263	Bankers Life & Cas Co	10,229,896	0.337%	4,960,102,941	4,557,795,161
70025	General Electric Capital Assur Co	10,196,560	0.336%	20,637,526,034	18,267,956,558



## *Life and Health Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
65595	Lincoln Benefit Life Co	10,151,846	0.334%	1,863,291,798	1,693,855,537
61247	USG Annuity & Life Co	9,995,336	0.329%	6,951,951,447	6,679,189,727
60410	American Fidelity Assur Co	9,869,639	0.325%	1,931,777,013	1,798,256,907
70408	Fortis Benefits Ins Co	9,845,756	0.324%	9,115,941,560	8,681,986,964
84824	Allmerica Financial Life & Annuity	9,623,895	0.317%	16,475,830,709	16,193,684,722
86231	PFL Life Ins Co	9,487,621	0.313%	13,867,463,063	13,385,238,212
67121	Transamerica Occidental Life Ins Co	9,108,348	0.300%	23,700,903,667	22,106,319,069
69477	Fortis Ins Co	8,967,508	0.295%	1,098,181,900	973,212,369
68357	Reliable Life Ins Co	8,827,525	0.291%	613,728,045	540,555,083
62146	Combined Ins Co Of Amer	8,702,998	0.287%	3,335,420,523	2,881,617,022
90611	Allianz Life Ins Co Of North Amer	8,581,659	0.283%	11,288,538,453	10,479,854,841
65935	Massachusetts Mut Life Ins Co	8,506,534	0.280%	65,784,828,090	61,949,275,138
65099	John Hancock Life Ins Co	7,806,272	0.257%	61,813,058,935	58,112,600,277
80578	Physicians Mut Ins Co	7,704,900	0.254%	1,021,386,082	494,481,547
63177	Farmers New World Life Ins Co	7,677,938	0.253%	5,099,841,058	4,009,244,022
70211	Valley Forge Life Ins Co	7,677,567	0.253%	1,333,849,619	1,167,563,778
90204	John Hancock Variable Life Ins Co	7,533,017	0.248%	10,720,214,629	10,271,410,227
88668	Mutual Of Amer Life Ins Co	7,475,634	0.246%	10,040,003,695	9,377,700,600
68322	Great West Life & Annuity Ins Co	7,474,881	0.246%	26,464,047,079	25,380,328,672
68950	Southland Life Ins Co	7,372,767	0.243%	2,549,877,389	2,440,466,675
62626	Cuna Mut Ins Society	7,344,084	0.242%	2,284,860,288	1,710,288,308
67369	Alta Health & Life Ins Co	7,338,751	0.242%	254,005,303	176,159,151
92509	Life USA Ins Co Of MN	7,092,534	0.234%	3,318,434,184	3,178,826,762
65919	Primerica Life Ins Co	7,031,828	0.232%	4,175,895,246	2,656,738,733
60739	American Natl Ins Co	7,029,344	0.232%	7,205,472,698	5,373,359,636
66168	Minnesota Life Ins Co	7,017,352	0.231%	16,327,448,796	15,022,623,369
60607	American Intl Life Assr Co NY	7,004,457	0.231%	6,361,551,722	6,003,342,898
69868	United Of Omaha Life Ins Co	6,857,058	0.226%	11,067,145,344	10,235,060,132
70254	Jefferson Pilot Financial Ins Co	6,818,545	0.225%	12,324,449,289	11,508,208,091
81108	United Security Life Ins Co Of IL	6,648,133	0.219%	17,459,895	13,197,061
92916	United American Ins Co	6,596,073	0.217%	839,504,530	733,235,513
87726	The Travelers Ins Co	6,583,918	0.217%	48,320,898,836	43,160,490,017
68462	Reserve Natl Ins Co	6,455,619	0.213%	124,883,649	54,586,109
79227	Pruco Life Ins Co	6,415,242	0.211%	19,551,109,783	18,701,543,122
83968	Citizens Fidelity Ins Co	6,331,901	0.209%	39,976,699	31,637,502
63401	First Colony Life Ins Co	6,197,391	0.204%	12,302,363,183	11,516,220,855
67105	Reliastar Life Ins Co	6,110,607	0.201%	11,381,908,719	10,202,576,045
65498	Life Ins Co Of North Amer	6,075,175	0.200%	5,260,718,889	4,821,981,765
69752	Benicorp Ins Co	6,074,076	0.200%	25,855,506	18,155,863
60488	American Gen Life Ins Co	6,050,734	0.199%	10,360,157,840	8,506,036,705
65145	Delta Life And Annuity Co	5,917,963	0.195%	1,575,560,870	1,488,716,536
93769	Conseco Medical Ins Co	5,861,214	0.193%	477,786,788	427,273,595
97055	Mega Life & Health Ins Co The	5,823,827	0.192%	766,224,132	549,500,819
60895	American United Life Ins Co	5,664,694	0.187%	9,595,100,307	9,086,431,546
98205	National Foundation Life Ins Co	5,664,685	0.187%	45,588,750	40,136,874
60275	American Bankers Life Assur Co Of FL	5,639,540	0.186%	847,460,154	699,573,976
81060	Canada Life Ins Co Of Amer	5,624,341	0.185%	2,840,580,948	2,694,189,059
61883	Central United Life Ins Co	5,359,842	0.177%	188,357,605	170,967,323
60631	American Investors Life Ins Co	5,288,879	0.174%	3,658,822,303	3,519,494,864
68675	Security Benefit Life Ins Co	5,264,682	0.173%	7,582,611,545	7,141,708,047
65749	Cuna Mut Life Ins Co	5,116,987	0.169%	5,138,706,029	4,919,763,870
65234	Keyport Life Ins Co	4,985,711	0.164%	17,665,376,446	16,860,141,098
93432	CM Life Ins Co	4,969,719	0.164%	4,601,994,676	4,455,312,973
61492	Business Mens Assur Co Of Amer	4,915,840	0.162%	2,716,254,427	2,430,252,307
71773	American Natl Life Ins Co Of TX	4,787,065	0.158%	135,342,704	83,681,982
61425	Trustmark Ins Co	4,714,108	0.155%	1,115,112,876	908,092,919
65129	Kansas City Life Ins Co	4,643,740	0.153%	2,620,992,445	2,372,978,599
73288	Employers Health Ins Co	4,626,967	0.152%	884,933,775	536,967,643
63274	Fidelity & Guaranty Life Ins Co	4,614,641	0.152%	5,005,510,846	4,761,115,941
91472	Globe Life & Accident Ins Co	4,483,880	0.148%	1,418,530,893	1,182,479,316
71870	Fidelity Security Life Ins Co	4,338,151	0.143%	403,647,598	360,945,596
70750	ProvidentMutual Life Ann Co of Amer	4,278,844	0.141%	1,544,762,784	1,501,390,794
60534	American Heritage Life Ins Co	4,253,150	0.140%	1,590,355,436	1,431,182,897
80837	Union Central Life Ins Co	4,223,564	0.139%	5,506,554,175	5,152,680,806
67989	American Memorial Life Ins Co	4,223,393	0.139%	814,319,500	743,977,201
87734	Northern Life Ins Co	4,176,955	0.138%	7,214,806,024	6,818,227,199
69663	USAA Life Ins Co	4,162,646	0.137%	7,053,682,488	6,524,852,819
69132	State Mut Ins Co	4,155,168	0.137%	286,287,855	266,263,385

## *Life and Health Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
84034	First Guaranty Ins Co	4,146,067	0.137%	33,450,513	28,136,554
76325	Conseco Senior Health Ins Co	4,090,438	0.135%	2,317,600,270	2,115,474,949
66281	Monumental Life Ins Co	4,067,591	0.134%	18,824,584,304	17,569,216,744
71404	Continental General Ins Co	4,012,730	0.132%	313,798,858	271,320,834
65900	Conseco Life Ins Co	3,995,055	0.132%	3,491,486,477	3,291,289,074
78077	Mony Life Ins Co Of Amer	3,909,044	0.129%	5,446,339,900	5,293,759,039
68284	Pyramid Life Ins Co	3,876,920	0.128%	102,247,092	81,433,271
69930	United Ins Co Of Amer	3,835,895	0.126%	2,705,327,523	1,677,074,135
78174	Conseco Health Ins Co	3,791,908	0.125%	1,391,301,120	1,285,140,072
66605	Peoples Benefit Life Ins Co	3,762,289	0.124%	13,476,961,469	12,962,738,946
68608	Safeco Life Ins Co	3,752,123	0.124%	16,527,666,600	15,821,709,503
65765	Reassure America Life Ins Co	3,636,735	0.120%	7,066,711,409	6,657,382,379
66850	National Western Life Ins Co	3,597,109	0.119%	3,349,085,112	2,952,808,122
73881	American Life & Annuity Co	3,550,700	0.117%	21,320,099	19,495,927
98884	Union Security Life Ins Co	3,503,369	0.115%	222,482,186	162,369,578
67172	Ohio Natl Life Ins Co	3,462,663	0.114%	6,068,104,776	5,691,876,571
80802	Sun Life Assur Co Of Canada	3,438,819	0.113%	7,884,640,957	7,471,753,464
60682	Conseco Annuity Assur Co	3,377,212	0.111%	7,337,187,175	6,914,249,626
67814	Phoenix Life Ins Co	3,328,468	0.110%	17,619,999,512	16,297,227,725
70335	West Coast Life Ins Co	3,280,579	0.108%	1,420,340,478	1,333,449,298
68330	Pioneer Life Ins Co	3,250,610	0.107%	593,985,177	443,832,847
91413	Western Reserve Life Assur Co of OH	3,242,708	0.107%	10,746,753,830	10,600,609,306
61387	Bankers United Life Assur Co	3,241,854	0.107%	2,778,850,820	2,614,895,338
65315	Liberty Life Assur Co Of Boston	3,165,391	0.104%	6,182,961,355	6,042,372,055
70092	Glenbrook Life & Annuity Co	3,126,866	0.103%	1,910,146,669	1,763,065,895
72656	Arkansas Natl Life Ins Co	3,111,882	0.103%	81,808,552	57,930,928
65471	Life Ins Co Of GA	3,096,005	0.102%	1,468,955,628	1,353,788,890
92738	American Equity Invest Life Ins Co	2,962,079	0.098%	2,146,937,887	2,001,889,912
67598	Paul Revere Life Ins Co	2,946,223	0.097%	4,829,490,742	4,081,873,651
91588	Security Connecticut Life Ins Co	2,898,056	0.095%	1,891,682,398	1,561,172,168
81779	Individual Assur Co Life Hlth & Acc	2,893,203	0.095%	42,540,888	28,980,424
70939	Gerber Life Ins Co	2,866,878	0.094%	482,081,563	401,206,462
86118	Arkansas Bankers Life Ins Co	2,795,679	0.092%	5,607,613	3,733,968
91391	Southwestern Life Ins Co	2,774,206	0.091%	1,818,100,105	1,708,891,499
66370	Mony Life Ins Co	2,748,392	0.091%	12,107,888,479	10,953,056,824
68373	American Gen Assur Co	2,713,931	0.089%	1,147,531,370	1,041,297,351
71692	IL Annuity & Ins Co	2,635,206	0.087%	3,012,401,679	2,989,456,853
67385	Ozark Natl Life Ins Co	2,621,355	0.086%	9,014,537	7,736,046
65927	Lincoln Heritage Life Ins Co	2,580,364	0.085%	339,809,272	283,762,137
83798	Memorial Ins Co Of Amer	2,574,301	0.085%	53,160,288	29,713,734
69019	Standard Ins Co	2,569,127	0.085%	6,539,577,636	6,032,026,153
70491	Clarica Life Ins Co US Branch	2,540,390	0.084%	1,918,360,729	1,782,099,307
91626	New England Life Ins Co	2,517,871	0.083%	6,407,057,790	6,053,957,152
62952	Equitable Life & Cas Ins Co	2,517,477	0.083%	107,973,199	78,342,754
63207	Federal Kemper Life Assur Co	2,492,227	0.082%	2,263,453,550	2,053,620,960
90212	Great Southern Life Ins Co	2,483,427	0.082%	1,338,391,018	1,164,186,543
68500	Continental Life Ins Co Brentwood	2,471,488	0.081%	54,264,557	35,533,162
63541	Central Benefits Natl Life Ins Co	2,464,430	0.081%	20,163,462	10,643,387
80314	Unicare Life & Health Ins Co	2,445,434	0.081%	1,260,051,788	1,034,081,581
80659	Canada Life Assur Co	2,341,290	0.077%	4,156,916,590	3,826,956,623
67199	Old American Ins Co	2,339,515	0.077%	247,613,070	209,206,276
67245	Old Line Life Ins Co Of Amer	2,310,047	0.076%	1,489,587,508	1,378,401,822
60577	American Income Life Ins Co	2,273,466	0.075%	884,975,322	770,829,852
74900	Brokers Natl Life Assur Co	2,254,907	0.074%	15,861,342	8,857,757
67180	Ohio State Life Ins Co	2,202,071	0.073%	134,824,582	10,028,079
70106	United States Life Ins Co In NYC	2,091,578	0.069%	2,210,808,697	1,984,374,921
63258	Federated Life Ins Co	2,025,372	0.067%	760,721,269	605,344,477
68713	Security Life Of Denver Ins Co	2,016,877	0.066%	8,835,742,244	8,344,410,008
61506	Resource Life Ins Co	2,004,738	0.066%	48,929,235	23,546,960
90638	Best Life And Health Ins Co	1,995,664	0.066%	14,757,472	7,530,663
86355	Standard Life & Accident Ins Co	1,991,498	0.066%	404,896,637	251,488,600
86428	Metropolitan Ins & Annuity Co	1,901,233	0.063%	4,419,118,792	4,101,615,151
62979	Equitable Life Ins Co Of IA	1,900,539	0.063%	5,973,096,772	5,374,429,386
93696	Fidelity Investments Life Ins Co	1,866,546	0.061%	13,377,646,668	13,087,807,151
66974	North American Co Life & Hlth Ins	1,854,338	0.061%	1,534,479,305	1,298,809,167
69507	Transamerica Life Ins & Annuity Co	1,832,327	0.060%	20,143,629,920	19,319,770,609
83992	Foundation Life Ins Co Of AR	1,746,812	0.058%	4,356,504	3,872,757
67784	Philadelphia American Life Ins Co	1,746,587	0.058%	48,041,270	37,158,721

## *Life and Health Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
83917	Ashley Life Ins Co	1,742,050	0.057%	12,290,390	9,238,021
70319	Washington Natl Ins Co	1,729,054	0.057%	891,228,487	736,498,622
69744	Union Labor Life Ins Co	1,686,279	0.056%	2,948,222,620	2,835,831,524
81027	Veterans Life Ins Co	1,618,800	0.053%	801,948,661	237,845,430
61050	MetLife Investors USA Ins Co	1,616,156	0.053%	4,319,735,796	4,177,312,718
64513	Horace Mann Life Ins Co	1,583,422	0.052%	3,501,983,640	3,312,864,243
93548	PHL Variable Ins Co	1,574,989	0.052%	1,572,490,923	1,531,079,025
61182	Aurora Natl Life Assur Co	1,560,187	0.051%	4,010,922,723	3,774,529,006
67652	First Penn Pacific Life Ins Co	1,559,034	0.051%	1,418,482,702	1,347,082,968
94099	United Investors Life Ins Co	1,558,872	0.051%	4,785,956,230	4,635,728,103
65242	Lafayette Life Ins Co	1,553,769	0.051%	1,179,039,626	1,109,227,132
61476	Boston Mut Life Ins Co	1,515,415	0.050%	556,061,625	505,249,247
60097	All American Life Ins Co	1,513,542	0.050%	2,153,023,053	2,055,871,074
90840	Capitol Life & Accident Ins Co	1,476,559	0.049%	1,799,251	1,256,858
63312	Great American Life Ins Co	1,434,990	0.047%	5,839,873,263	5,477,380,573
64203	Guarantee Reserve Life Ins Co	1,426,059	0.047%	259,463,794	223,085,167
97268	Pacific Life & Annuity Co	1,424,325	0.047%	461,690,981	235,977,374
68934	London Pacific Life & Annuity Co	1,390,903	0.046%	1,968,682,883	1,815,727,522
60801	American Public Life Ins Co	1,375,177	0.045%	39,001,801	33,181,519
69396	Texas Life Ins Co	1,373,218	0.045%	501,429,014	461,349,139
68381	Reliance Standard Life Ins Co	1,349,307	0.044%	1,835,708,616	1,587,199,094
69078	Standard Security Life Ins Co Of NY	1,341,206	0.044%	183,195,669	120,062,608
66036	Midland Life Ins Co	1,314,267	0.043%	1,215,922,778	1,086,003,829
83860	American Home Life Ins Co	1,303,561	0.043%	10,591,712	10,313,003
62065	Conseco Direct Life Ins Co	1,287,438	0.042%	919,938,633	867,419,613
61301	Ameritas Life Ins Corp	1,271,568	0.042%	2,246,961,303	1,759,039,823
61751	Central States H & L Co Of Omaha	1,241,458	0.041%	295,895,034	220,511,754
67539	Pan American Life Ins Co	1,225,206	0.040%	2,192,583,341	1,975,810,044
66087	Mid West Natl Life Ins Co Of TN	1,222,523	0.040%	217,498,080	154,561,528
67326	Old Surety Life Ins Co	1,222,078	0.040%	13,867,989	9,616,118
65722	Loyal American Life Ins Co	1,207,970	0.040%	310,794,417	237,286,766
94250	Banner Life Ins Co	1,203,745	0.040%	970,180,781	747,410,792
93564	Paragon Life Ins Co	1,202,155	0.040%	362,440,377	348,689,177
92711	HCC Life Ins Co	1,197,187	0.039%	110,315,878	47,004,827
62596	Union Fidelity Life Ins Co	1,189,906	0.039%	1,273,645,602	863,262,910
89206	Ohio Natl Life Assur Corp	1,181,511	0.039%	1,354,154,577	1,208,323,104
87963	National Teachers Assoc Life Ins Co	1,179,143	0.039%	33,749,427	24,999,201
77828	Companion Life Ins Co	1,178,198	0.039%	54,975,838	22,244,539
62324	Freedom Life Ins Co Of Amer	1,177,060	0.039%	35,579,838	29,578,212
68845	Shenandoah Life Ins Co	1,119,843	0.037%	804,794,759	709,890,366
64807	Inter State Assur Co	1,108,932	0.037%	1,397,909,733	1,330,440,927
70629	World Ins Co	1,099,225	0.036%	198,016,574	144,422,468
67393	Ozark Natl Life Ins Co	1,070,975	0.035%	363,486,538	324,640,661
65323	Liberty Life Ins Co	1,035,505	0.034%	1,301,992,155	1,220,672,571
82538	National Health Ins Co	1,028,580	0.034%	755,313,465	706,297,099
66680	National Life Ins Co	1,010,875	0.033%	6,196,439,368	5,785,160,922
80926	GE Grp Life Assur Co	983,282	0.032%	762,767,163	602,960,630
63983	United Heritage Mut Life Ins Co	966,664	0.032%	294,664,944	262,329,164
80799	Celtic Ins Co	932,578	0.031%	113,133,632	60,820,431
65331	Liberty Natl Life Ins Co	915,341	0.030%	3,562,030,746	3,185,819,689
65412	Life Ins Co Of AL	911,335	0.030%	66,357,644	59,960,076
60142	TIAA Cref Life Ins Co	902,365	0.030%	667,184,835	406,662,463
69701	Union Bankers Ins Co	890,234	0.029%	113,158,965	101,059,452
60593	National States Ins Co	865,714	0.029%	93,875,551	76,006,219
60763	American Pioneer Life Ins Co	858,376	0.028%	102,067,536	87,678,868
68721	Security Life Ins Co Of Amer	853,339	0.028%	91,345,800	81,555,263
61689	Amerus Life Ins Co	835,361	0.028%	4,427,678,724	4,209,226,559
68225	Provident Mut Life Ins Co	821,650	0.027%	6,709,103,085	6,220,867,795
70661	Zurich Life Ins Co Of Amer	784,425	0.026%	287,073,213	259,773,067
69140	First Allmerica Fin Life Ins Co	782,907	0.026%	7,813,741,541	7,285,275,008
93726	Mission Life Ins Co Of Amer	773,298	0.025%	7,106,760	3,106,364
66427	MTL Ins Co	770,027	0.025%	939,367,315	852,790,304
69175	States General Life Ins Co	761,633	0.025%	20,789,524	15,118,009
60879	American States Life Ins Co	753,878	0.025%	543,494,832	470,974,449
70548	Wichita Natl Life Ins Co	752,914	0.025%	18,712,589	12,061,238
65269	United Benefit Life Ins Co	752,058	0.025%	7,743,427	3,561,655
97977	Ameritas Variable Life Ins Co	734,444	0.024%	2,457,425,587	2,393,760,474
94285	Empire General Life Assur Corp	699,980	0.023%	94,002,738	65,223,096
67822	Pierce Natl Life Ins Co	698,672	0.023%	865,051,032	790,023,530

## *Life and Health Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
80829	Transamerica Assur Co	695,016	0.023%	578,177,265	525,784,661
77720	Columbia Universal Life Ins Co	676,894	0.022%	198,909,140	177,828,713
63282	Penn Treaty Network Amer Ins Co	668,655	0.022%	485,781,254	470,812,356
69914	Sears Life Ins Co	665,543	0.022%	43,897,193	13,443,804
84530	US Financial Life Ins Co	652,446	0.021%	156,670,424	142,560,779
61360	Reliastar Life Ins Co Of NY	651,253	0.021%	2,499,232,256	2,277,113,878
84115	Jackson Griffin Ins Co	640,295	0.021%	8,688,058	6,594,094
65811	American Modern Life Ins Co	636,688	0.021%	39,141,836	29,177,907
68004	Guideone Life Ins Co	636,281	0.021%	327,048,556	273,704,145
77879	5 Star Life Ins Co	608,641	0.020%	103,927,623	56,377,630
93661	Annuity Investors Life Ins Co	605,418	0.020%	802,777,353	779,688,887
63487	Investors Life Ins Co North Amer	572,194	0.019%	1,058,720,290	987,058,812
69256	Sunamerica Life Ins Co	569,774	0.019%	26,588,952,187	24,571,859,656
61921	Citizens Security Life Ins Co	558,656	0.018%	78,985,440	70,669,538
87793	Manufacturers Life Ins Co Of Amer	558,463	0.018%	1,629,146,195	1,508,848,263
76236	Cincinnati Life Ins Co	555,273	0.018%	1,545,474,098	1,134,337,771
60291	American Capitol Ins Co	543,705	0.018%	32,153,965	29,096,638
64211	Guarantee Trust Life Ins Co	532,155	0.018%	213,542,777	164,714,226
68047	Professional Ins Co	516,629	0.017%	68,678,814	54,145,297
71129	Fort Dearborn Life Ins Co	515,750	0.017%	743,528,163	596,661,402
69310	Surety Life Ins Co	515,232	0.017%	104,479,427	39,895,490
63622	Franklin Life Ins Co	514,458	0.017%	6,003,469,560	5,576,827,809
64505	Homesteaders Life Co	512,951	0.017%	617,935,267	587,794,799
87645	United Fidelity Life Ins Co	512,178	0.017%	545,373,930	453,335,084
80020	Mountain Life Ins Co	500,248	0.016%	15,642,589	12,036,045
67083	Manhattan Natl Life Ins Co	492,503	0.016%	341,235,653	269,369,128
65528	Life Ins Co Of The Southwest	486,837	0.016%	2,442,818,131	2,335,537,134
75078	Ameribest Life Ins Co	485,303	0.016%	215,251,014	201,364,620
85928	Family Liberty Life Ins Co	467,348	0.015%	20,550,782	15,416,744
93262	Penn Ins & Annuity Co	464,455	0.015%	1,386,144,815	1,272,634,148
72125	Physicians Life Ins Co	451,300	0.015%	1,046,766,469	987,898,176
86991	Medical Life Ins Co	450,997	0.015%	198,941,180	90,041,494
92622	Western Southern Life Assur Co	422,867	0.014%	4,674,096,183	4,439,798,423
88080	Lyndon Life Ins Co	414,121	0.014%	158,747,651	74,007,967
83933	Cooperative Life Ins Co	405,731	0.013%	4,980,452	3,620,645
99775	Funeral Directors Life Ins Co	405,569	0.013%	274,682,055	250,884,135
80675	Crown Life Ins Co	402,978	0.013%	414,960,439	381,570,064
63967	Government Personnel Mut Life Ins Co	396,149	0.013%	570,529,750	516,168,087
93653	American Partners Life Ins Co	388,700	0.013%	375,560,765	335,079,714
62898	CGU Life Ins Co Of Amer	378,552	0.012%	2,428,787,910	2,267,009,495
68535	Bluebonnet Life Ins Co	355,814	0.012%	16,149,540	3,315,282
91642	Forethought Life Ins Co	346,651	0.011%	2,680,588,963	2,449,724,754
71900	Bankers Natl Life Ins Co	345,281	0.011%	1,108,333,049	975,969,396
93777	Household Life Ins Co	345,254	0.011%	1,510,459,512	1,251,746,978
90956	National Financial Ins Co	343,839	0.011%	19,019,558	17,459,612
61735	Central Security Life Ins Co	330,126	0.011%	86,667,624	80,308,407
70173	Universal Underwriters Life Ins Co	310,346	0.010%	315,321,537	200,742,000
70033	United Presidential Life Ins Co	304,567	0.010%	1,033,761,407	965,447,402
63657	Garden State Life Ins Co	302,643	0.010%	100,587,930	54,031,210
99937	Columbus Life Ins Co	300,413	0.010%	2,109,623,335	1,756,786,970
68594	American Amicable Life Ins Co Of TX	289,894	0.010%	207,822,883	177,498,618
62553	Country Life Ins Co	286,811	0.009%	4,027,293,077	3,222,315,769
65110	Kanawha Ins Co	285,500	0.009%	470,804,926	398,698,469
65870	Manhattan Life Ins Co	279,752	0.009%	386,189,382	363,056,120
64734	Investors Life Ins Co Of IN	279,573	0.009%	170,046,945	143,752,688
60046	Academy Life Ins Co	273,219	0.009%	335,965,265	274,992,207
70130	Universal Guaranty Life Ins Co	269,894	0.009%	211,611,982	197,323,967
63479	United Teacher Assoc Ins Co	260,728	0.009%	274,195,861	241,360,186
69116	State Life Ins Co	259,603	0.009%	352,416,409	322,434,690
69485	Security Natl Life Ins Co	252,169	0.008%	108,025,904	93,716,389
68810	Sentry Life Ins Co	250,505	0.008%	1,886,742,177	1,732,435,960
76694	London Life Reins Co	245,097	0.008%	748,768,520	694,968,845
64580	Illinois Mut Life Ins Co	242,699	0.008%	687,164,980	581,768,398
74780	Integrity Life Ins Co	235,719	0.008%	3,326,290,848	3,137,780,589
82082	Combined Underwriters Life Ins Co	232,314	0.008%	15,114,914	11,795,897
66699	Voyager Life Ins Co	224,800	0.007%	146,263,897	109,028,456
93459	Pan American Assur Co	222,816	0.007%	13,501,245	3,501,516
70262	Vulcan Life Ins Co	222,390	0.007%	94,522,638	84,454,165
66265	Monarch Life Ins Co	220,156	0.007%	1,175,995,247	1,163,740,761



## *Life and Health Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
62880	Equitable Of CO Inc	218,579	0.007%	472,156,768	410,878,693
79057	Southland Natl Ins Corp	218,093	0.007%	62,392,498	55,084,504
67148	Occidental Life Ins Co Of NC	216,807	0.007%	303,320,785	288,045,925
61239	Bankers Fidelity Life Ins Co	216,460	0.007%	85,607,778	61,881,604
65781	Madison Natl Life Ins Co Inc	209,463	0.007%	418,184,897	355,834,041
84123	White River Valley Ins Co	209,199	0.007%	5,915,174	2,541,371
61409	National Benefit Life Ins Co	206,009	0.007%	527,676,688	319,426,529
90247	Pharmacists Life Ins Co	203,494	0.007%	20,690,523	14,446,910
61212	Baltimore Life Ins Co	203,074	0.007%	521,393,217	466,525,437
62928	Employers Modern Life Co	199,326	0.007%	223,163,064	191,689,097
94226	American Franklin Life Ins Co	194,426	0.006%	700,782,687	657,689,254
81949	American Ins Co Of TX	192,856	0.006%	11,084,752	7,514,791
67601	Paul Revere Variable Annuity Ins Co	192,178	0.006%	188,062,620	59,627,986
69051	Standard Life Ins Co Of IN	189,207	0.006%	762,459,842	718,558,808
68039	Presidential Life Ins Co	188,712	0.006%	2,795,554,000	2,516,390,863
67903	Provident Amer Life & Hlth Ins Co	186,678	0.006%	14,694,916	8,144,050
64238	Guaranty Income Life Ins Co	184,101	0.006%	176,527,881	162,601,954
63053	Family Life Ins Co	183,465	0.006%	121,359,940	97,571,661
65668	Lincoln Direct Life Ins Co	182,920	0.006%	139,611,679	118,932,816
94447	Century Life Ass Co	177,272	0.006%	14,479,202	9,333,430
83941	Cosmopolitan Life Ins Co	176,697	0.006%	928,553	772,721
63290	Fidelity Life Assn	173,726	0.006%	615,342,237	397,936,419
61824	Cherokee Natl Life Ins Co	171,853	0.006%	44,453,747	37,013,755
66214	Dixie Natl Life Ins Co	171,628	0.006%	35,682,445	31,858,130
98175	Signature Life Ins Co Of Amer	170,228	0.006%	4,529,340	3,986,019
70416	MML Bay State Life Ins Co	169,348	0.006%	3,804,111,915	3,642,524,163
64645	Indianapolis Life Ins Co	169,088	0.006%	1,862,954,682	1,771,351,216
61433	Berkshire Life Ins Co	167,848	0.006%	1,555,275,044	1,433,416,704
94234	American Enterprise Life Ins Co	166,581	0.005%	4,544,492,744	4,228,562,470
92657	Nationwide Life And Annuity Ins Co	165,240	0.005%	3,935,328,998	3,867,559,733
97721	Lutheran Brotherhood Var Ins Prod	163,226	0.005%	5,101,882,959	5,022,292,782
76112	Oxford Life Ins Co	163,222	0.005%	658,533,668	605,060,459
60445	American Founders Life Ins Co	162,964	0.005%	610,488,080	577,493,578
70483	Western & Southern Life Ins Co	162,495	0.005%	7,661,680,558	5,157,890,117
81051	Paul Revere Protective Life Ins Co	160,354	0.005%	176,342,158	24,520,201
68985	Starmount Life Ins Co	159,775	0.005%	6,156,628	2,675,312
88536	Protective Life And Annuity Ins Co	157,325	0.005%	518,045,942	486,167,780
71439	Assurity Life Ins Co	151,616	0.005%	120,053,287	96,384,201
71919	Direct Life Ins Co	151,326	0.005%	4,171,228	158,501
84786	Colorado Bankers Life Ins Co	149,901	0.005%	100,127,544	75,733,717
61999	Americo Financial Life Annuity Ins	145,922	0.005%	658,230,590	601,910,196
91693	United Family Life Ins Co	141,502	0.005%	818,925,469	53,369,236
76503	Port O Call Life Ins Co	138,928	0.005%	1,465,520	243,202
80705	Great West Life Assur Co	138,802	0.005%	200,414,727	155,905,186
85685	Acacia Natl Life Ins Co	136,187	0.004%	686,362,706	649,539,413
74918	Kilpatrick Life Ins Co	135,521	0.004%	109,328,002	102,407,343
84042	Higginbotham Burial Ins Co	132,029	0.004%	1,247,998	1,235,487
67695	Federal Home Life Ins Co	129,265	0.004%	2,310,141,653	1,512,142,434
61395	Beneficial Life Ins Co	127,997	0.004%	1,987,007,720	1,822,546,204
71480	Great Western Ins Co	127,777	0.004%	129,786,280	117,100,364
93440	Highmark Life Ins Co	123,006	0.004%	235,801,645	166,731,767
67261	Old Republic Life Ins Co	122,378	0.004%	109,079,281	80,735,592
71854	AAA Life Ins Co	121,941	0.004%	91,203,082	72,602,566
85456	Nacolah Life Ins Co	118,243	0.004%	308,338,900	261,528,744
97136	Metropolitan Tower Life Ins Co	114,904	0.004%	263,336,714	210,650,430
61859	Christian Fidelity Life Ins Co	114,251	0.004%	110,910,067	91,291,720
71463	Citizens Ins Co Of Amer	105,570	0.003%	209,392,203	180,150,514
67660	Pennsylvania Life Ins Co	103,675	0.003%	437,827,830	401,691,468
68772	Security Mut Life Ins Co Of NY	96,805	0.003%	1,469,860,561	1,388,703,402
71323	Zale Life Ins Co	95,075	0.003%	13,257,600	3,655,616
69566	Trans World Assur Co	92,816	0.003%	239,682,331	195,463,307
81353	NY Life Ins Co Of AZ	91,957	0.003%	38,413,860	19,087,937
70157	Universal Life Ins Co	91,284	0.003%	8,493,920	3,002,722
60038	Acacia Life Ins Co	82,391	0.003%	990,929,324	880,132,748
70300	Washington Life Ins Co Of Amer	82,191	0.003%	32,774,536	30,361,521
84174	Employees Life Co Mut	80,583	0.003%	141,354,615	128,857,092
66540	National Farmers Union Life Ins Co	79,894	0.003%	352,770,809	330,111,240
70602	Woodmen Accident & Life Co	78,071	0.003%	753,794,069	663,453,788
71838	Associates Financial Life Ins Co	77,857	0.003%	1,378,458,245	988,926,905

## *Life and Health Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
61832	Chesapeake Life Ins Co	77,257	0.003%	40,939,992	34,324,993
84026	Gregg Ins Co	74,741	0.002%	4,217,804	1,135,191
81426	Commercial Travelers Mut Ins Co	72,244	0.002%	35,393,348	22,960,513
80896	Centre Life Ins Co	69,620	0.002%	1,774,601,384	1,715,478,287
67911	Pioneer Mut Life Ins Co	69,158	0.002%	441,577,596	408,048,028
70580	Humanadental Ins Co	68,601	0.002%	9,223,698	288,368
67040	North Central Life Ins Co	68,278	0.002%	167,537,931	141,176,170
84131	Wonder State Life Ins Co	64,026	0.002%	1,224,042	901,529
92436	Wabash Life Ins Co	63,513	0.002%	387,394,513	209,458,508
77968	Family Heritage Life Ins Co Of Amer	63,055	0.002%	60,883,472	52,733,363
60542	American Home Life Ins Co	61,667	0.002%	95,108,609	84,953,864
86045	General Life Ins Co	60,924	0.002%	194,555,944	185,240,083
71471	Medico Life Ins Co	57,922	0.002%	133,733,096	120,357,702
83984	Ruffin & Jarrett Ins Co	57,689	0.002%	2,415,499	656,966
81213	American Maturity Life Ins Co	57,200	0.002%	251,072,310	214,514,508
69876	United Life & Annuity Ins Co	54,722	0.002%	992,910,737	943,494,200
97764	Idealife Ins Co	52,163	0.002%	28,534,306	19,501,907
68764	Security Financial Life Ins Co	51,152	0.002%	643,926,050	582,625,336
77399	Sterling Life Ins Co	50,827	0.002%	20,479,384	7,829,776
79987	Mid South Ins Co	49,892	0.002%	24,781,211	13,635,059
61069	Anthem Life Ins Co	48,167	0.002%	252,264,489	187,168,409
69000	Northwestern Long Term Care Ins Co	48,048	0.002%	77,252,635	13,368,027
66583	National Guardian Life Ins Co	45,470	0.001%	793,628,983	691,192,125
61808	Charter Natl Life Ins Co	44,250	0.001%	564,606,431	542,416,431
94471	Americom Life & Annuity Ins Co	41,768	0.001%	72,148,052	61,264,859
68209	Provident Life & Cas Ins Co	40,895	0.001%	570,166,867	503,108,346
67873	Pioneer American Ins Co	40,604	0.001%	32,477,383	22,439,446
72850	United World Life Ins Co	40,228	0.001%	77,676,916	41,723,823
97039	Lincoln Natl Reassur Co	39,163	0.001%	897,614,930	830,041,111
84743	Cameron Life Ins Co	38,220	0.001%	4,667,934	2,875,866
84522	Auto Club Life Ins Co	34,548	0.001%	276,613,184	252,229,188
85189	Investors Consolidated Ins Co	33,769	0.001%	34,733,592	11,691,879
77976	Gulf Guaranty Life Ins Co	33,649	0.001%	28,298,654	12,311,857
72222	Amica Life Ins Co	31,469	0.001%	560,226,309	479,110,248
68160	Balboa Life Ins Co	31,062	0.001%	239,465,401	91,774,313
81043	Bankers Life Ins Co	29,744	0.001%	31,248,654	21,274,831
94218	Country Investors Life Assur Co	29,645	0.001%	1,020,853,886	938,199,457
60704	American Life Ins Co of NY	29,597	0.001%	873,707,352	808,505,872
66109	Midwestern United Life Ins Co	29,215	0.001%	276,201,363	211,657,907
86959	National Family Care Life Ins Co	28,823	0.001%	14,504,504	7,948,259
60518	American Health & Life Ins Co	28,775	0.001%	1,048,894,629	907,507,007
64904	Investors Heritage Life Ins Co	28,660	0.001%	267,054,826	254,549,853
61700	Central Natl Life Ins Co Omaha	23,928	0.001%	11,293,461	288,341
93742	Ministers Life Ins Co The	23,075	0.001%	25,859,040	14,881,659
62634	Delaware American Life Ins Co	22,468	0.001%	91,736,913	69,127,506
63495	First Investors Life Ins Co	21,959	0.001%	1,276,004,632	1,221,896,866
68446	Republic Vanguard Life Ins Co	21,855	0.001%	675,205,798	636,467,606
60429	American Fidelity Life Ins Co	21,638	0.001%	389,036,050	329,801,085
77984	First Variable Life Ins Co	21,162	0.001%	416,416,716	392,460,682
88366	American Retirement Life Ins Co	20,631	0.001%	7,504,695	864,769
66419	Mutual Service Life Ins Co	20,518	0.001%	375,171,850	332,870,347
69779	Union Natl Life Ins Co	20,237	0.001%	465,552,038	251,365,401
65951	Merit Life Ins Co	19,985	0.001%	943,301,001	508,478,452
86126	Members Life Ins Co	16,617	0.001%	523,196,704	486,197,741
60305	American Comm Mut Ins Co	16,436	0.001%	135,564,714	113,611,326
63223	Federal Life Ins Co	15,580	0.001%	224,967,276	180,192,450
93610	Investors Partner Life Ins Co	15,292	0.001%	554,710,717	476,224,258
76953	Aetna Ins Co Of Amer	14,949	0.000%	1,145,216,668	1,087,902,781
64696	First Continental Life & Acc	14,725	0.000%	11,984,584	6,767,089
71730	Continental American Ins Co	14,509	0.000%	28,235,202	19,959,590
62359	Constitution Life Ins Co	14,452	0.000%	23,128,452	16,751,480
85561	MIC Life Ins Corp	13,613	0.000%	37,683,311	8,024,854
69647	Phoenix Natl Ins Co	13,050	0.000%	12,394,616	616,746
62421	Annuity & Life Reassur Amer Inc	12,176	0.000%	31,177,702	9,073,836
69973	United Life Ins Co	11,995	0.000%	918,988,105	852,771,048
80322	Citicorp Life Ins Co	11,047	0.000%	948,048,417	348,994,865
77119	Sentinel American Life Ins Co	10,193	0.000%	54,873,101	38,439,185
62103	Columbian Mut Life Ins Co	10,035	0.000%	375,542,623	342,426,160

## *Life and Health Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
67946	Pioneer Security Life Ins Co	9,906	0.000%	52,250,782	13,842,812
92703	United Natl Life Ins Co Of Amer	8,974	0.000%	7,308,612	4,080,354
81078	American Network Ins Co	8,702	0.000%	57,857,372	49,588,205
69922	United Home Life Ins Co	8,289	0.000%	54,484,655	44,371,923
84093	Security Alliance Ins Co	7,730	0.000%	343,663	181,854
60003	Park Avenue Life Ins Co	7,259	0.000%	554,173,412	412,081,751
67571	American Gen Life Ins Co Of NY	6,668	0.000%	844,022,081	800,484,122
77887	Life & Health Ins Co Of Amer	6,544	0.000%	42,424,106	37,281,052
81442	Monitor Life Ins Co Of NY	5,659	0.000%	28,035,342	22,921,223
90581	Safeco Natl Life Ins Co	5,339	0.000%	18,252,619	4,499,695
60984	Compbenefits Ins Co	5,339	0.000%	7,600,119	3,147,699
93734	Phoenix Life & Annuity Co	5,118	0.000%	20,422,468	6,799,184
63819	Unity Financial Life Ins Co	4,232	0.000%	16,658,515	7,725,214
70955	USA Life One Ins Co Of IN	3,586	0.000%	36,212,308	23,241,702
74004	Family Service Life Ins Co	3,257	0.000%	688,090,899	617,467,825
98213	Financial Benefit Life Ins Co	3,200	0.000%	343,570,032	328,592,307
99260	Frontier Natl Life Ins Co	3,138	0.000%	15,726,504	7,648,387
64890	Investors Guaranty Life Ins Co	3,008	0.000%	12,357,591	423,715
68586	Rushmore Natl Life Ins Co	2,945	0.000%	72,101,211	62,325,814
93254	Life Of MD Inc	2,938	0.000%	258,694,297	214,410,344
85286	Anthem Alliance Health Ins Co	2,489	0.000%	240,757,979	178,376,249
64831	Intramercia Life Ins Co	2,427	0.000%	80,076,260	62,421,100
64939	Investors Ins Corp	2,421	0.000%	54,878,893	44,022,140
68128	Protected Home Mut Life Ins Co	2,412	0.000%	193,984,976	182,401,215
70114	Unity Mut Life Ins Co	2,218	0.000%	446,808,333	423,785,879
79049	Alfa Life Ins Corp	2,185	0.000%	684,106,358	543,619,490
61727	Central Reserve Life Ins Co	2,112	0.000%	111,070,333	84,906,520
67636	Peninsular Life Ins Co	2,096	0.000%	68,382,315	63,064,551
63703	Stonebridge Ins Co	2,028	0.000%	13,865,547	502,262
90328	First Health Life & Health Ins Co	1,789	0.000%	41,187,806	30,185,188
62057	Jefferson Pilot Lifeamerica Ins Co	1,612	0.000%	1,038,955,604	904,989,498
83976	First Financial Assur Co	1,411	0.000%	154,959	3,962
63738	Utica Natl Life Ins Co	1,315	0.000%	218,128,322	200,064,872
74268	American Continental Life Ins Co	1,237	0.000%	18,429,210	2,016,405
76007	Old United Life Ins Co	1,204	0.000%	50,484,159	26,373,495
89184	Sterling Investors Life Ins Co	1,049	0.000%	17,684,929	9,329,077
69833	Lincoln Memorial Life Ins Co	996	0.000%	98,164,936	86,786,126
72591	Appalachian Life Ins Co	855	0.000%	29,993,311	21,332,244
82694	United Liberty Life Ins Co	660	0.000%	36,447,122	33,334,432
62863	Trustmark Life Ins Co	645	0.000%	700,350,199	656,719,886
64327	Harleysville Life Ins Co	632	0.000%	200,795,795	180,078,896
89087	Enterprise Life Ins Co	572	0.000%	40,679,874	31,028,155
76201	American Service Life Ins Co	306	0.000%	1,112,040	16,575
63533	First Pyramid Life Ins Co Of Amer	156	0.000%	16,954,400	9,790,176
73660	Directors Life Assur Co	143	0.000%	26,483,174	25,022,468
79480	Midwest Security Life Ins Co	125	0.000%	85,040,686	59,198,177
68667	American Gen Life Ins Co Of PA	91	0.000%	36,925,030	24,426,450
67164	Chase Life & Annuity Co	81	0.000%	9,067,838	91,283
84050	Imperial Life Ins Co	(23)	-0.000%	817,137	302,481
84549	Vista Life Ins Co	(73)	-0.000%	32,566,766	17,386,188
64394	Heritage Life Ins Co	(33,721)	-0.001%	128,142,110	45,112,641
69299	Nationsbanc Ins Co Inc	(35,374)	-0.001%	447,882,163	378,578,431
		3,035,140,581			

## *Property and Casualty Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
25178	State Farm Mut Auto Ins Co	251,325,802	9.968%	78,163,337,377	34,472,355,002
18325	Southern Farm Bureau Cas Ins Co	193,832,678	7.688%	1,949,345,350	740,304,851
23388	Shelter Mut Ins Co	129,318,013	5.129%	1,467,364,333	581,701,095
13757	Farm Bureau Mut Ins Co Of AR Inc	115,845,805	4.595%	169,143,135	94,062,509
25143	State Farm Fire And Cas Co	110,937,094	4.400%	16,704,575,480	11,341,217,302
21628	Farmers Ins Co Inc	98,933,121	3.924%	136,581,359	77,754,351
19232	Allstate Ins Co	93,990,285	3.728%	37,428,667,444	24,707,028,605
23787	Nationwide Mut Ins Co	43,170,359	1.712%	18,501,066,576	11,855,523,388
24767	St Paul Fire & Marine Ins Co	35,345,653	1.402%	15,629,802,482	10,123,396,936
19380	American Home Assur Co	32,347,168	1.283%	11,417,156,098	7,789,294,276
20443	Continental Cas Co	30,807,288	1.222%	22,973,709,320	16,631,389,279
21687	Mid-Century Ins Co	25,191,883	0.999%	3,061,663,847	2,285,868,857
37478	Hartford Ins Co Of The Midwest	24,611,735	0.976%	148,174,720	67,751,815
24775	St Paul Guardian Ins Co	23,802,485	0.944%	34,953,070	14,330
25941	United Services Auto Assoc	23,687,160	0.939%	9,949,097,499	3,773,788,646
21873	Firemans Fund Ins Co	21,303,699	0.845%	9,350,452,465	7,549,568,542
21970	OneBeacon Ins Co	20,730,277	0.822%	5,521,101,669	4,079,424,363
10677	Cincinnati Ins Co	19,590,527	0.777%	6,043,463,378	2,874,639,352
40371	Columbia Mut Ins Co	19,031,468	0.755%	147,034,955	81,278,980
19445	National Union Fire Ins Co Of Pitts	18,127,286	0.719%	14,563,615,798	8,356,932,482
23035	Liberty Mut Fire Ins Co	17,834,858	0.707%	2,828,064,464	1,933,764,608
23779	Nationwide Mut Fire Ins Co	17,808,526	0.706%	2,607,759,486	1,350,411,082
20621	Commercial Union Ins Co	17,215,986	0.683%	1,852,751,200	1,439,964,352
31895	American Interstate Ins Co	16,033,867	0.636%	268,873,352	187,994,073
24260	Progressive Cas Ins Co	15,946,040	0.632%	4,239,845,655	3,252,426,228
24740	Safeco Ins Co Of Amer	15,724,342	0.624%	2,999,450,215	2,293,129,749
23361	Shelter General Ins Co	14,233,315	0.565%	142,653,681	67,754,122
10251	American Underwriters Ins Co	14,184,533	0.563%	6,867,021	4,553,796
24791	St Paul Mercury Ins Co	14,106,418	0.559%	67,009,228	29,678
35289	Continental Ins Co	13,845,536	0.549%	1,833,305,724	997,785,277
20486	Transcontinental Ins Co	13,721,130	0.544%	1,100,251,717	832,970,527
21458	Employers Ins Of Wausau Mut Co	13,564,925	0.538%	4,024,803,444	3,280,261,392
20281	Federal Ins Co	13,429,331	0.533%	12,270,330,818	8,875,414,117
10111	American Bankers Ins Co Of FL	13,380,146	0.531%	820,276,832	574,595,805
25674	Travelers Ind Co Of IL	12,624,642	0.501%	214,001,190	138,040,703
38911	Union Standard Ins Co	12,415,558	0.492%	18,391,238	4,338,382
20494	Transportation Ins Co	11,857,671	0.470%	398,188,760	297,443,743
13935	Federated Mut Ins Co	11,772,997	0.467%	2,463,665,840	1,421,104,821
25127	State Auto Prop & Cas Ins Co	11,647,223	0.462%	534,756,361	317,663,915
19704	American States Ins Co	11,580,560	0.459%	1,694,511,512	1,271,843,026
21415	Employers Mut Cas Co	11,536,861	0.458%	1,335,514,204	809,251,933
42919	Progressive Northwestern Ins Co	11,466,609	0.455%	894,101,955	654,794,253
20532	Clarendon Natl Ins Co	11,111,204	0.441%	542,586,591	260,603,234
22306	Massachusetts Bay Ins Co	10,861,807	0.431%	19,485,753	63,813
20095	Bituminous Cas Corp	10,135,935	0.402%	511,738,227	336,794,136
25968	USAA Cas Ins Co	9,903,540	0.393%	2,912,391,866	1,965,731,207
38725	Fremont Pacific Ins Co	9,801,535	0.389%	1,002,236,500	995,646,814
42994	Progressive Classic Ins Co	9,526,995	0.378%	234,798,384	175,610,227
35106	Niagara Fire Ins Co	9,391,216	0.372%	107,737,262	35,098,095
23450	American Family Home Ins Co	9,380,151	0.372%	333,860,324	251,765,667
28401	American Natl Prop & Cas Co	9,177,747	0.364%	516,317,731	345,623,032
21482	Factory Mut Ins Co	9,165,070	0.364%	4,262,554,429	1,822,498,812
25135	State Automobile Mut Ins Co	9,108,648	0.361%	1,235,988,306	403,475,609
34207	Westport Ins Corp	8,942,400	0.355%	1,003,428,258	807,206,104
26891	IGF Ins Co	8,887,122	0.352%	34,815,609	25,952,515
21180	Sentry Select Ins Co	8,762,422	0.348%	425,456,562	307,699,517
40258	American Intl South Ins Co	8,555,339	0.339%	26,979,009	-
25658	Travelers Ind Co	8,429,116	0.334%	11,108,079,258	7,903,702,310
16535	Zurich American Ins Co	8,173,534	0.324%	9,927,523,079	7,492,778,869
19682	Hartford Fire In Co	7,866,695	0.312%	12,260,162,217	6,754,628,886
19240	Allstate Ind Co	7,775,195	0.308%	138,209,413	47,875,907
37220	Direct Ins Co	7,722,537	0.306%	53,055,961	37,309,191
22063	Government Employees Ins Co	7,690,326	0.305%	7,675,020,526	4,107,764,012
35882	Geico General Ins Co	7,469,666	0.296%	120,319,238	61,537,423
14168	Harleysville Mut Ins Co	7,455,631	0.296%	1,065,687,576	453,509,775
15032	Guideone Mut Ins Co	7,190,958	0.285%	486,444,359	328,271,004
20427	American Cas Co Of Reading PA	6,974,201	0.277%	1,470,700,963	940,720,519
19178	Southern Gty Ins Co	6,780,658	0.269%	251,203,660	160,482,197



## *Property and Casualty Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
11185	Foremost Ins Co	6,706,693	0.266%	656,891,040	413,133,810
28452	Republic Mortgage Ins Co	6,581,844	0.261%	1,174,049,419	1,022,837,328
41394	Benchmark Ins Co	6,423,361	0.255%	31,972,545	16,862,386
15512	Automobile Club Interins Exch	6,422,236	0.255%	118,200,425	57,511,256
40827	Virginia Surety Co Inc	6,333,460	0.251%	1,381,315,774	971,885,773
16047	Southern Pioneer Prop & Cas Ins Co	6,263,121	0.248%	8,691,891	3,689,324
13528	Brotherhood Mut Ins Co	6,241,797	0.248%	129,788,426	74,704,122
20613	American Employers Ins Co	6,197,197	0.246%	519,047,701	397,761,412
15725	Cameron Mut Ins Co	5,985,165	0.237%	54,320,120	36,741,847
24015	Northland Ins Co	5,836,031	0.231%	707,561,651	463,093,318
20699	Ace Prop & Cas Ins Co	5,714,842	0.227%	1,924,249,074	1,488,942,628
39969	American Safety Cas Ins Co	5,661,193	0.225%	62,017,462	38,103,413
22918	American Motorists Ins Co	5,659,548	0.224%	1,372,388,911	951,686,856
19690	American Economy Ins Co	5,616,743	0.223%	1,304,634,154	909,373,655
21652	Farmers Ins Exch	5,351,222	0.212%	8,390,494,321	6,144,792,228
22217	Gulf Ins Co	5,349,159	0.212%	952,499,902	601,726,893
44393	West American Ins Co	5,330,425	0.211%	1,832,221,213	1,243,038,100
16322	Progressive Halcyon Ins Co	5,330,412	0.211%	51,803,247	37,008,303
33049	State Volunteer Mut Ins Co	5,306,829	0.210%	536,593,113	398,430,822
18295	Lafayette Ins Co	5,300,709	0.210%	84,110,617	58,964,987
21164	Dairyland Ins Co	5,129,315	0.203%	738,071,696	521,449,026
11401	Guaranty Natl Ins Co	5,053,809	0.200%	463,272,853	312,357,489
23043	Liberty Mut Ins Co	5,015,797	0.199%	19,161,359,596	13,643,650,567
25887	US Fidelity & Guaranty Co	5,015,589	0.199%	5,769,535,081	4,175,285,882
30562	American Manufacturers Mut Ins Co	5,006,508	0.199%	764,857,903	510,580,962
19429	Insurance Co Of The State Of PA	4,988,080	0.198%	1,981,017,660	1,092,543,605
33812	Reciprocal of America	4,920,975	0.195%	298,153,823	187,503,687
19615	American Reliable Ins Co	4,897,987	0.194%	125,470,465	81,067,815
42978	American Security Ins Co	4,888,156	0.194%	487,534,635	293,499,608
19879	Security Natl Ins Co	4,879,895	0.194%	18,265,718	281,466
23469	American Modern Home Ins Co	4,841,646	0.192%	548,724,618	397,522,814
21121	Westchester Fire Ins Co	4,821,711	0.191%	749,876,460	471,499,950
16403	American Growers Ins Co	4,797,617	0.190%	104,775,118	48,016,098
13269	Zenith Ins Co	4,739,941	0.188%	928,117,195	665,710,452
24147	Old Republic Ins Co	4,710,386	0.187%	1,366,657,435	834,737,534
22977	Lumbermens Mut Cas Co	4,678,109	0.186%	7,487,415,126	5,674,144,795
29424	Hartford Cas Ins Co	4,617,538	0.183%	1,307,856,417	721,213,531
22136	Great American Ins Co of NY	4,614,727	0.183%	103,708,966	76,764,091
20508	Valley Forge Ins Co	4,574,154	0.181%	728,439,948	501,360,385
35408	Sirius Amer Ins Co	4,517,757	0.179%	91,782,860	20,205,015
29459	Twin City Fire Ins Co	4,511,489	0.179%	334,299,833	196,660,398
19933	Audubon Ins Co	4,459,798	0.177%	268,173,775	149,331,860
19640	Columbia Natl Ins Co	4,398,838	0.174%	54,729,315	33,970,974
18767	Church Mut Ins Co	4,355,066	0.173%	496,442,382	335,414,062
10367	Avemco Ins Co	4,246,796	0.168%	165,158,574	79,210,487
22667	Ace American Ins Co	4,219,356	0.167%	1,824,637,756	1,544,927,720
25534	TIG Ins Co	4,131,100	0.164%	2,905,283,698	1,845,041,277
44784	Fairfield Ins Co	4,097,438	0.163%	52,766,386	26,920,482
35360	Gibraltar Natl Ins Co	4,075,653	0.162%	7,159,937	4,296,670
41181	Universal Underwriters Ins Co	4,072,312	0.162%	1,121,215,101	902,285,057
35386	Fidelity & Guaranty Ins Co	4,055,933	0.161%	14,906,877	19,445
19305	Assurance Co Of Amer	4,054,170	0.161%	14,603,435	23,144
24678	Royal Ind Co	4,012,988	0.159%	1,139,345,964	777,821,650
26069	Wausau Business Ins Co	4,009,311	0.159%	114,375,467	80,316,965
39845	Employers Reins Corp	3,995,300	0.158%	10,262,144,317	6,212,042,769
24422	Legion Ins Co	3,990,523	0.158%	857,748,814	564,087,491
36625	Old Reliable Cas Co	3,899,448	0.155%	10,389,010	2,334,922
12831	State Natl Ins Co Inc	3,795,752	0.151%	84,198,437	37,782,815
28746	Guideone Cas Ins Co	3,787,353	0.150%	8,708,503	1,746,088
25682	Travelers Ind Co Of CT	3,705,943	0.147%	787,830,447	534,611,810
21881	National Surety Corp	3,641,436	0.144%	414,872,165	327,428,293
21857	American Ins Co	3,640,512	0.144%	1,227,392,974	943,858,108
10723	Nationwide Assur Co	3,631,073	0.144%	60,404,418	4,416,827
18228	Farmers Home Mut Fire Ins Co	3,609,477	0.143%	4,507,014	2,389,400
22292	Hanover Ins Co	3,603,286	0.143%	3,042,212,868	2,009,440,526
20850	Firemens Ins Co Of Newark NJ	3,582,252	0.142%	1,112,216,934	687,242,254
32786	Progressive Specialty Ins Co	3,581,387	0.142%	545,698,343	385,500,304
20141	National Trust Ins Co	3,407,118	0.135%	57,662,780	46,032,234

## *Property and Casualty Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
20478	National Fire Ins Co Of Hartford	3,249,641	0.129%	2,742,836,039	1,856,032,954
25615	Charter Oak Fire Ins Co	3,213,793	0.127%	652,562,023	483,730,060
25666	Travelers Ind Co Of Amer	3,189,119	0.126%	397,580,446	285,428,869
23809	Granite State Ins Co	3,173,599	0.126%	24,902,571	3,182
14559	Guideone Specialty Mut Ins Co	3,173,303	0.126%	115,217,197	81,135,903
23906	Northwestern Natl Cas Co	3,124,863	0.124%	263,484,068	213,634,664
21709	Truck Ins Exch	3,113,474	0.123%	1,083,599,039	796,775,187
13056	RLI Ins Co	3,109,827	0.123%	691,919,071	381,973,981
24031	Northland Cas Co	3,099,949	0.123%	71,607,030	48,099,838
40460	Sagamore Ins Co	3,085,234	0.122%	114,606,245	47,010,006
19720	American Alt Ins Corp	3,078,128	0.122%	156,285,997	57,730,359
25976	Utica Mut Ins Co	3,069,123	0.122%	1,739,174,625	1,264,939,825
35300	Allianz Ins Co	3,065,370	0.122%	2,625,393,687	553,613,461
21040	Fremont Industrial Ind Co	3,055,880	0.121%	81,015,475	67,863,938
19356	Maryland Cas Co	3,047,741	0.121%	319,405,553	-
26247	American Guarantee & Liability Ins	3,011,642	0.119%	146,532,022	132,940
22055	Geico Ind Co	3,001,425	0.119%	1,678,977,631	1,082,582,439
13838	Farmland Mut Ins Co	2,934,612	0.116%	190,142,054	119,440,667
21962	Pennsylvania General Ins Co	2,905,045	0.115%	668,755,349	517,604,697
11207	Fremont Ind Co	2,891,481	0.115%	706,747,021	498,057,225
22748	Pacific Employers Ins Co	2,889,419	0.115%	812,378,334	614,463,050
11118	Federated Rural Electric Ins Corp	2,873,581	0.114%	132,405,475	87,712,426
41491	Geico Cas Co	2,856,634	0.113%	132,470,168	93,206,585
29858	Mortgage Guaranty Ins Corp	2,844,082	0.113%	4,135,756,728	3,215,855,528
26042	Wausau Underwriters Ins Co	2,843,990	0.113%	210,153,957	133,563,823
10464	Canal Ins Co	2,713,961	0.108%	612,031,515	211,074,095
26980	Royal Ins Co Of Amer	2,654,999	0.105%	2,283,697,471	1,661,123,899
22837	Interstate Ind Co	2,637,291	0.105%	102,909,895	73,787,999
11231	Generali Us Branch	2,631,402	0.104%	239,510,839	149,857,911
27626	Firstcomp Ins Co	2,616,540	0.104%	15,562,793	11,970,769
22098	Grain Dealers Mut Ins Co	2,607,888	0.103%	62,792,392	43,372,408
26433	Harco Natl Ins Co	2,583,007	0.102%	126,872,883	69,985,238
24724	First Natl Ins Co Of Amer	2,511,608	0.100%	199,290,010	134,478,355
32298	National Union Fire Ins Co Of LA	2,501,665	0.099%	5,041,230	134,650
29599	US Specialty Ins Co	2,496,671	0.099%	167,497,589	61,441,312
20087	National Ind Co	2,416,850	0.096%	38,690,364,969	13,570,720,294
42404	Liberty Ins Corp	2,412,858	0.096%	1,447,578,421	1,170,425,648
19488	Amerisure Ins Co	2,393,294	0.095%	360,345,916	253,517,480
25844	Union Ins Co	2,389,909	0.095%	30,459,499	8,582,639
24074	Ohio Cas Ins Co	2,368,572	0.094%	2,057,753,075	1,245,620,287
14265	Indiana Lumbermens Mut Ins Co	2,337,893	0.093%	108,098,173	70,668,467
37885	XL Specialty Ins Co	2,324,964	0.092%	233,939,731	166,838,602
38067	Economy Preferred Ins Co	2,289,032	0.091%	8,604,683	365,758
19895	Atlantic Mut Ins Co	2,285,528	0.091%	1,198,189,497	726,483,857
18236	Agents Mut Ins Co	2,282,513	0.091%	493,375	250,244
18058	Philadelphia Ind Ins Co	2,280,425	0.090%	369,497,189	237,018,694
27235	Auto Club Family Ins Co	2,229,997	0.088%	29,166,641	15,879,784
22357	Hartford Accid & Ind Co	2,183,007	0.087%	5,849,208,458	4,533,097,795
21407	Emcasco Ins Co	2,124,040	0.084%	148,503,186	117,992,389
30104	Hartford Underwriters Ins Co	2,098,002	0.083%	904,492,127	524,527,817
21849	American Automobile Ins Co	2,014,887	0.080%	280,900,562	197,517,459
19372	Northern Ins Co Of NY	1,981,840	0.079%	22,644,132	-
10855	Cypress Ins Co	1,966,160	0.078%	255,041,400	63,604,569
30589	Capital City Ins Co Inc	1,961,261	0.078%	61,407,535	42,502,399
31089	Republic Western Ins Co	1,953,307	0.077%	573,406,858	455,977,061
13137	Viking Ins Co Of WI	1,928,834	0.077%	247,468,210	154,289,844
21318	Coregis Ins Co	1,927,553	0.076%	812,112,201	636,622,970
20648	Employers Fire Ins Co	1,922,017	0.076%	204,535,940	159,103,184
13714	Pharmacists Mut Ins Co	1,918,521	0.076%	85,143,901	54,852,389
39306	Fidelity & Deposit Co Of MD	1,906,807	0.076%	180,012,143	22,732,845
31194	Travelers Cas & Surety Co Of Amer	1,884,685	0.075%	1,577,574,580	991,895,729
36064	Hanover Amer Ins Co	1,859,621	0.074%	13,350,569	33,910
33600	LM Ins Corp	1,858,685	0.074%	53,509,446	37,421,310
39357	Travelers Ins Co Accident Dept	1,822,676	0.072%	48,320,898,836	43,160,490,017
11991	National Cas Co	1,797,925	0.071%	91,315,325	13,561,591
38458	General Electric Mortgage Ins Corp	1,779,812	0.071%	3,392,661,502	2,432,341,314
41769	Athena Assur Co	1,746,287	0.069%	164,181,405	103,458,585
12114	National Security Fire & Cas Co	1,725,411	0.068%	39,234,776	15,064,282

## *Property and Casualty Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
16691	Great American Ins Co	1,711,156	0.068%	3,755,671,126	2,573,979,201
13188	Western Surety Co	1,680,311	0.067%	535,131,019	366,069,570
24988	Sentry Ins A Mut Co	1,675,381	0.066%	3,694,873,500	1,817,491,340
19887	Trinity Universal Ins Co	1,668,071	0.066%	1,802,086,103	955,949,488
32352	Prudential Prop & Cas Ins Co	1,660,239	0.066%	2,254,864,031	1,174,086,262
11851	Progressive Home Ins Co	1,656,337	0.066%	34,379,134	8,603,936
25496	TIG Ind Co	1,600,399	0.063%	22,161,683	2,099,375
20397	Vigilant Ins Co	1,598,841	0.063%	169,892,603	115,123,002
21326	Empire Fire & Marine Ins Co	1,566,786	0.062%	132,185,639	733,333
18252	Town & Country Mut Ins Co	1,562,373	0.062%	3,610,178	1,713,382
32220	American Intl Ins Co	1,553,205	0.062%	894,826,286	694,813,037
40142	American Zurich Ins Co	1,530,096	0.061%	70,475,182	936
34339	Metropolitan Grp Prop & Cas Ins Co	1,526,596	0.061%	731,012,687	422,190,040
22012	Motors Ins Corp	1,498,317	0.059%	4,956,409,783	3,583,702,136
10499	DaimlerChrysler Ins Co	1,491,987	0.059%	585,584,906	389,487,574
10472	Capitol Ind Corp	1,488,145	0.059%	245,238,153	137,320,769
35769	Lyndon Property Ins Co	1,454,994	0.058%	378,709,018	239,833,490
22322	Greenwich Ins Co	1,453,315	0.058%	207,184,710	157,439,313
34266	Frontier Ins Co	1,444,801	0.057%	469,114,146	453,063,811
10014	Affiliated Fm Ins Co	1,442,494	0.057%	238,682,958	171,825,758
40045	Starnet Ins Co	1,437,443	0.057%	21,712,925	2,317,936
23612	Midwest Employers Cas Co	1,429,264	0.057%	130,583,006	15,439,702
23728	National General Ins Co	1,426,180	0.057%	57,125,501	38,436,591
24732	General Ins Co Of Amer	1,422,340	0.056%	2,006,880,744	1,505,454,967
19070	Standard Fire Ins Co	1,420,601	0.056%	2,749,454,686	1,901,985,165
34274	Central States Ind Co Of Omaha	1,418,706	0.056%	243,974,242	55,240,477
16381	Farmers Union Cooperative Ins Co NE	1,418,015	0.056%	16,274,275	10,684,525
24953	South Carolina Ins Co	1,416,442	0.056%	57,982,098	43,745,788
33855	Lincoln General Ins Co	1,405,333	0.056%	71,391,206	52,549,411
19860	Argonaut Great Central Ins Co	1,402,577	0.056%	104,082,833	66,204,749
23396	Amerisure Mut Ins Co	1,394,238	0.055%	975,278,338	664,969,476
23108	Lumbermens Underwriting Alliance	1,385,197	0.055%	385,139,231	313,385,727
24066	American Fire & Cas Co	1,373,744	0.054%	315,512,377	220,422,440
18708	Ambac Assur Corp	1,339,690	0.053%	4,388,185,041	2,733,034,006
11452	Hartford Steam Boil Inspec & Ins Co	1,332,392	0.053%	834,590,515	448,021,687
11371	Great West Cas Co	1,331,592	0.053%	782,836,533	539,759,169
19530	State Auto Natl Ins Co	1,303,631	0.052%	33,895,207	19,823,552
19399	AllU Ins Co	1,280,133	0.051%	1,789,456,595	1,404,013,689
10847	Cumis Ins Society Inc	1,266,803	0.050%	709,352,184	471,784,431
43575	Indemnity Ins Co Of North Amer	1,256,560	0.050%	105,020,600	76,994,359
19631	American Road Ins Co	1,245,814	0.049%	462,336,044	171,084,986
37877	Nationwide Prop & Cas Ins Co	1,244,799	0.049%	23,287,686	1,987,655
14583	Millers Mut Ins Assoc	1,179,941	0.047%	85,382,289	65,888,180
15873	United Gty Residential Ins Co	1,173,936	0.047%	1,508,522,224	1,408,460,911
27928	Amex Assur Co	1,149,675	0.046%	378,369,417	197,625,423
22683	Teachers Ins Co	1,133,356	0.045%	229,504,369	157,053,645
18023	Star Ins Co	1,131,698	0.045%	228,929,835	172,732,143
18910	American Protection Ins Co	1,130,879	0.045%	6,785,546	152,425
28223	Nationwide Agribusiness Ins Co	1,127,444	0.045%	43,890,676	3,356,873
14974	Pennsylvania Lumbermens Mut Ins	1,124,677	0.045%	134,577,358	75,758,942
23647	Mutual Service Cas Ins Co	1,119,942	0.044%	263,206,133	185,415,659
22578	Horace Mann Ins Co	1,101,807	0.044%	377,761,987	265,723,050
21296	Citicapital Ins Co	1,089,251	0.043%	531,308,782	259,260,837
25151	State Farm General Ins Co	1,078,699	0.043%	1,987,631,497	1,422,122,455
20303	Great Northern Ins Co	1,077,582	0.043%	655,177,542	518,199,502
19224	Northbrook Prop & Cas Ins Co	1,075,082	0.043%	330,660,267	105,871,062
38245	BCS Ins Co	1,067,650	0.042%	160,986,054	60,183,239
35181	Executive Risk Ind Inc	1,066,928	0.042%	1,311,292,482	1,005,099,076
24589	American & Foreign Ins Co	1,043,803	0.041%	403,155,463	289,420,237
36234	Preferred Professional Ins Co	1,024,747	0.041%	76,124,370	43,190,807
31208	American General Property Ins Co	1,014,455	0.040%	73,237,899	21,891,021
18468	Great River Ins Co	994,777	0.039%	16,785,246	7,365,020
21113	United States Fire Ins Co	993,325	0.039%	2,214,666,283	1,635,303,152
20109	Bituminous Fire & Marine Ins Co	947,769	0.038%	222,283,592	155,986,347
26344	Great American Assur Co	934,411	0.037%	13,127,281	2,563,876
12246	American Continental Ins Co	915,674	0.036%	730,307,457	645,676,558
15954	Trinity Universal Ins Co Of KS	914,949	0.036%	11,136,279	14,642
39942	American Natl General Ins Co	906,771	0.036%	74,462,620	33,970,866

## *Property and Casualty Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
24694	Safeguard Ins Co	888,070	0.035%	566,145,268	412,935,096
24902	Security Ins Co Of Hartford	887,374	0.035%	969,196,907	744,497,350
26298	Metropolitan Property & Cas Ins Co	885,425	0.035%	3,319,495,382	1,823,082,424
11843	Medical Protective Co	882,455	0.035%	1,275,232,507	902,461,287
27251	PMI Mortgage Ins Co	879,383	0.035%	2,014,204,051	1,854,676,012
22861	Southern Pilot Ins Co	875,082	0.035%	41,144,037	26,000
30830	Western Diversified Cas Ins Co	869,023	0.034%	40,819,107	1,662,754
22489	Highlands Ins Co	864,114	0.034%	859,676,449	732,270,893
32859	Penn-Amer Ins Co	863,400	0.034%	149,251,376	93,720,803
25879	Fidelity & Guaranty Ins Underwriters	857,975	0.034%	48,265,998	334,387
24872	Connecticut Ind Co	854,630	0.034%	352,120,568	287,791,507
25623	Phoenix Ins Co	850,947	0.034%	2,913,084,716	2,101,047,597
18864	Fairmont Ins Co	840,620	0.033%	22,423,234	942,655
25518	TIG Premier Ins Co	830,887	0.033%	39,066,133	1,284,968
11800	Foremost Property & Cas Ins Co	829,508	0.033%	12,588,285	666,419
37303	Redland Ins Co	827,839	0.033%	14,833,238	3,819,505
35971	Voyager Property & Cas Ins Co	823,569	0.033%	80,367,258	47,827,341
22926	Economy Fire & Cas Co	819,453	0.033%	697,495,551	434,768,801
23248	Occidental Fire & Cas Co Of NC	808,044	0.032%	77,023,735	34,380,809
29874	North American Specialty Ins Co	799,093	0.032%	230,736,097	74,490,883
15105	Safety Natl Cas Corp	783,084	0.031%	653,315,893	431,779,885
16063	General Security Ins Co	782,537	0.031%	57,978,873	24,053,642
19577	Villanova Ins Co	782,120	0.031%	100,118,333	51,640,947
35718	Phico Ins Co	763,011	0.030%	760,200,001	633,018,880
13021	United Fire & Cas Co	758,503	0.030%	548,112,944	364,508,533
10952	JC Penney Cas Ins Co	738,166	0.029%	20,160,078	7,269,714
26832	Great American Alliance Ins Co	733,453	0.029%	12,999,893	2,563,408
21792	Atlanta Cas Co	728,613	0.029%	424,641,631	303,991,668
24813	Balboa Ins Co	717,294	0.028%	397,094,094	189,498,698
13897	Farmers Mut Hail Ins Co Of IA	706,635	0.028%	200,404,986	80,481,265
37621	Toyota Motor Ins Co	700,203	0.028%	74,618,199	62,321,179
33790	Radian Guaranty Inc	691,193	0.027%	1,348,359,655	1,176,715,757
21237	Casualty Reciprocal Exch	690,379	0.027%	168,719,812	137,756,128
41459	Armed Forces Ins Exchange	685,210	0.027%	166,027,731	53,795,696
19410	Commerce & Industry Ins Co	683,955	0.027%	3,081,064,097	2,136,611,829
32557	American Physicians Ins Exch	676,952	0.027%	63,350,830	53,336,779
11592	International Fidelity Ins Co	674,172	0.027%	59,400,168	23,395,649
14354	Jewelers Mut Ins Co	658,924	0.026%	113,765,857	42,060,074
22730	ZC Ins Co	654,921	0.026%	93,944,802	41,627,649
22810	Chicago Ins Co	653,157	0.026%	239,943,594	158,050,262
12548	American Agri Business Ins Co	651,635	0.026%	7,532,274	1,159,640
18090	Southern Heritage Ins Co	643,337	0.026%	38,547,709	21,572,538
18600	USAA General Ind Co	643,157	0.026%	145,837,389	92,247,399
22268	Infinity Ins Co	621,541	0.025%	501,527,976	357,879,120
38970	Markel Ins Co	615,194	0.024%	217,325,789	140,489,451
22713	Insurance Co Of North Amer	605,460	0.024%	310,637,681	202,014,520
19917	Liberty Ins Underwriters Inc	598,792	0.024%	24,638,848	6,894,945
25984	Graphic Arts Mut Ins Co	579,768	0.023%	103,858,148	71,785,650
23841	New Hampshire Ins Co	579,627	0.023%	1,652,210,593	1,122,284,854
32522	Medical Mut Ins Co Of NC	577,199	0.023%	162,501,710	125,940,627
23418	Mid-Continent Cas Co	577,184	0.023%	214,830,001	152,491,746
25712	Tri-State Ins Co	558,172	0.022%	102,344,274	11,696
28932	Markel American Ins Co	557,865	0.022%	91,766,653	68,547,331
21172	Vanliner Ins Co	557,050	0.022%	209,901,913	125,158,986
10103	American Agricultural Ins Co	555,890	0.022%	673,937,312	380,002,335
24350	Triad Guaranty Ins Corp	546,451	0.022%	278,820,983	177,769,880
18538	Bancinsure Inc	528,282	0.021%	58,402,482	35,280,840
23752	National Farmers Union Std Ins Co	517,452	0.021%	45,333,313	25,315,076
33898	Aegis Security Ins Co	516,449	0.020%	40,043,482	16,944,126
18260	Design Profs Ins Co	505,231	0.020%	98,063,676	76,510,662
20028	Beacon Natl Ins Co	500,483	0.020%	35,932,962	26,989,222
24660	Cumberland Cas & Surety Co	496,096	0.020%	14,306,385	8,865,049
42331	Guideone America Ins Co	472,647	0.019%	7,033,025	575,041
31119	Mutual Protective Ins Co	456,296	0.018%	158,054,961	133,604,634
18287	Financial Security Assur Inc	456,263	0.018%	2,010,986,449	1,213,617,181
38962	Genesis Ins Co	444,082	0.018%	197,712,881	122,487,252
11630	Jefferson Ins Co	430,480	0.017%	296,537,049	205,209,204
34690	Property & Cas Ins Co Of Hartford	429,349	0.017%	90,957,065	65,768,261



## *Property and Casualty Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
26611	Valiant Ins Co	426,923	0.017%	13,352,463	3,908
34789	Colonial Penn Ins Co	421,441	0.017%	1,060,408,164	567,364,245
19976	Amica Mut Ins Co	416,302	0.017%	3,007,010,628	1,345,665,702
11150	First Amer Ins Co	414,588	0.016%	63,471,726	26,993,523
31968	Merastar Ins Co	410,704	0.016%	47,749,030	31,049,483
38601	MIC Prop & Cas Ins Corp	410,537	0.016%	23,639,583	2,306,196
19402	Birmingham Fire Ins Co Of PA	409,267	0.016%	1,639,014,697	1,084,892,137
23663	National American Ins Co	408,237	0.016%	138,060,932	89,510,747
10510	Carolina Cas Ins Co	396,746	0.016%	179,613,757	132,148,487
11126	Yasuda Fire & Marine Ins Co Of Amer	387,922	0.015%	335,035,430	238,514,656
42803	Guideone Elite Ins Co	380,266	0.015%	16,939,267	708,317
14982	Penn Millers Ins Co	380,262	0.015%	108,195,853	60,449,077
34649	Centre Ins Co	375,755	0.015%	381,443,582	295,421,635
24376	American General Ind Co	372,607	0.015%	26,157,054	3,989,597
20796	Colonial Penn Franklin Ins Co	370,530	0.015%	590,502,908	343,468,308
28665	Cincinnati Cas Co	364,555	0.014%	287,086,627	13,545,517
19909	Centennial Ins Co	363,257	0.014%	640,695,899	523,873,165
40134	Potomac Ins Co Of IL	360,764	0.014%	75,973,270	41,424,224
21261	Electric Ins Co	358,954	0.014%	878,762,031	656,675,410
37540	Omaha Prop & Cas Ins Co	357,542	0.014%	81,847,414	41,236,234
37958	Acceptance Ins Co	352,441	0.014%	280,809,795	197,549,973
24880	Fire & Cas Ins Co Of CT	345,691	0.014%	199,222,226	157,288,455
18279	Bankers Standard Ins Co	345,557	0.014%	92,319,587	73,794,865
20346	Pacific Ind Co	330,645	0.013%	2,574,766,223	2,041,766,093
26077	Lancer Ins Co	324,271	0.013%	112,638,477	79,797,803
21105	North River Ins Co	324,054	0.013%	669,853,105	497,485,828
25240	NAU Country Ins Co	323,959	0.013%	12,030,959	5,709,020
10200	American Live Stock Ins Co	318,594	0.013%	60,174,613	7,921,088
24600	Globe Ind Co	316,917	0.013%	1,544,554,616	1,074,633,514
11177	First Financial Ins Co	313,657	0.012%	228,452,389	140,608,822
20885	Kansas City Fire & Marine Ins Co	298,362	0.012%	33,183,994	14,647,482
42048	Diamond State Ins Co	293,828	0.012%	78,951,266	25,436,108
24384	Ranger Ins Co	290,030	0.012%	275,642,858	201,101,081
37257	Insurance Corp Of Hannover	289,921	0.011%	467,924,509	280,675,216
27847	Insurance Co Of The West	289,305	0.011%	513,529,159	256,966,655
38369	Northern Assur Co Of Amer	286,702	0.011%	540,907,343	397,764,096
12599	Windsor Ins Co	285,325	0.011%	344,113,448	243,362,538
42722	First Marine Ins Co	280,921	0.011%	6,081,755	894,704
25704	Farmers & Merchants Ins Co	279,044	0.011%	45,609,880	6,760
40541	Grocers Ins Co	276,449	0.011%	90,715,997	72,265,379
40444	Old Republic Surety Co	276,346	0.011%	73,689,222	44,846,246
22497	Highlands Underwriters Ins Co	268,416	0.011%	5,596,715	64,718
19348	Maryland Ins Co	258,937	0.010%	19,716,863	-
32620	National Interstate Ins Co	252,650	0.010%	89,783,965	68,677,896
26050	Worldwide Ins Co	252,220	0.010%	34,616,553	3,046,673
18619	Underwriters Ins Co	240,685	0.010%	110,627,467	80,502,061
41343	Gerling Amer Ins Co	240,252	0.010%	283,535,513	198,428,978
34983	Amwest Surety Ins Co	237,524	0.009%	106,201,077	80,446,551
12041	MBIA Ins Corp	235,601	0.009%	7,627,142,344	5,245,473,514
19844	Argonaut-Southwest Ins Co	229,172	0.009%	18,839,605	5,694,248
20362	Sumitomo Mar & Fire Ins Co Ltd Us Br	225,739	0.009%	227,166,665	103,447,279
19038	Travelers Cas & Surety Co	223,953	0.009%	11,140,626,870	8,299,731,166
28519	Mountbatten Surety Co Inc	222,719	0.009%	12,150,212	-
30872	Amerin Guaranty Corp	220,709	0.009%	650,778,657	365,965,559
33162	Bankers Ins Co	217,399	0.009%	106,344,493	74,301,234
33022	AXA Corp Solutions Ins Co	213,271	0.008%	217,543,894	153,891,082
28339	Gateway Ins Co	194,233	0.008%	15,841,269	11,933,757
24554	Winterthur Intl Amer Ins Co	192,426	0.008%	91,153,462	56,695,567
15865	NCMIC Ins Co	192,251	0.008%	331,323,660	194,917,820
41750	St Paul Medical Liability Ins Co	186,360	0.007%	161,796,362	103,455,346
21245	Equity Mut Ins Co	186,037	0.007%	42,191,496	34,087,800
22535	Seaboard Surety Co	185,447	0.007%	255,939,571	110,316,814
44725	First Auto & Cas Ins Co	183,843	0.007%	16,206,947	9,390,664
35270	Fidelity & Cas Co Of NY	180,838	0.007%	500,883,593	207,362,872
43699	American Federation Ins Co	178,906	0.007%	11,978,879	793,032
16217	National Farmers Union Prop & Cas	167,174	0.007%	192,835,719	136,233,093
24139	International Bus & Merc Reassur Co	166,510	0.007%	337,468,280	232,569,552
31925	Atlanta Specialty Ins Co	161,133	0.006%	11,208,589	299,576

## *Property and Casualty Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
27138	Kemper Cas Ins Co	158,176	0.006%	19,307,894	841,006
15962	Kansas Bankers Surety Co	157,907	0.006%	102,066,661	24,513,177
23280	The Cincinnati Indemnity Co	154,790	0.006%	56,513,665	3,709,661
40266	CMG Mortgage Ins Co	154,368	0.006%	114,490,296	59,990,242
34495	Doctors Co An Interins Exchn	152,783	0.006%	989,039,416	607,954,358
32778	Washington Intl Ins Co	152,178	0.006%	60,619,122	31,367,496
12416	Protective Ins Co	151,530	0.006%	420,156,409	130,062,678
31232	Monumental General Cas Co	147,673	0.006%	41,949,115	15,966,249
14435	Lumber Mut Ins Co	142,692	0.006%	154,872,309	143,954,000
16187	AXA Re Prop & Cas Ins Co	140,330	0.006%	136,925,465	38,204,551
28304	Federated Service Ins Co	139,900	0.006%	207,304,073	154,923,713
13978	Florists Mut Ins Co	136,603	0.005%	103,400,084	68,162,793
22896	Aca Financial Guaranty Corp	132,242	0.005%	185,326,750	109,272,426
37060	Old United Cas Co	122,224	0.005%	125,058,783	104,766,173
11967	General Star Natl Ins Co	120,872	0.005%	300,576,168	159,303,169
10829	Quadrant Ind Co	119,425	0.005%	82,103,538	62,235,464
25011	Wesco Ins Co	118,613	0.005%	277,249,808	205,883,212
14990	Pennsylvania Ntl Mut Cas Ins Co	118,485	0.005%	562,298,634	369,005,767
20524	Specialty Natl Ins Co	115,196	0.005%	34,878,223	21,784,056
20044	Cornhusker Cas Co	111,920	0.004%	455,267,145	38,420,165
16608	New York Marine & Gnrl Ins Co	110,457	0.004%	368,221,755	198,876,901
36307	Gray Ins Co	109,294	0.004%	123,075,875	82,606,721
26565	Ohio Ind Co	108,212	0.004%	38,985,936	11,154,803
30503	Shelby Cas Ins Comp	107,521	0.004%	31,552,957	2,062,367
26492	Courtesy Ins Co	102,315	0.004%	129,843,058	92,817,998
10936	Seneca Ins Co Inc	101,196	0.004%	120,583,137	71,038,793
12904	Tokio Marine & Fire Ins Co Ltd Us Br	100,808	0.004%	954,015,396	661,142,440
41416	Statewide Ins Co	100,691	0.004%	48,544,777	39,199,587
12777	Chubb Ind Ins Co	94,010	0.004%	85,693,701	68,653,518
39098	Omni Ins Co	93,882	0.004%	279,653,187	169,714,864
39527	Heritage Ind Co	90,742	0.004%	228,743,511	123,026,641
38830	Lincoln Natl Hlth & Cas Ins Co	90,691	0.004%	468,395,777	375,338,627
33588	First Liberty Ins Corp	88,805	0.004%	36,160,058	18,708,801
37001	American Premier Ins Co	87,374	0.003%	6,801,834	310,449
20516	Euler American Credit Ind Co	80,764	0.003%	197,243,535	108,815,680
39012	Safeco Ins Co Of IL	79,671	0.003%	477,531,093	324,602,295
37273	Firemans Fund Ins Co Of WI	78,695	0.003%	24,277,677	8,049,117
36960	Connecticut Surety Co	78,263	0.003%	15,501,352	10,592,254
14494	Merchants Bonding Co (Mutual)	77,984	0.003%	43,437,294	14,468,433
16667	United Gty Residential Ins Co Of NC	77,584	0.003%	102,674,926	71,828,739
25895	United States Liability Ins Co	75,723	0.003%	359,799,996	141,595,118
11142	United Cas Ins Co Of Amer	70,862	0.003%	13,613,260	2,455,474
20702	Ace Fire Underwriters Ins Co	70,067	0.003%	52,237,316	7,499,204
41211	Triton Ins Co	69,315	0.003%	473,662,724	333,586,328
12262	Pennsylvania Manufacturers Asn Ins C	67,192	0.003%	589,267,950	434,234,792
28258	Continental Natl Ind Co	64,678	0.003%	37,475,399	27,930,722
33391	Medical Assur Co Inc	63,405	0.003%	789,865,073	581,059,963
11762	Vesta Fire Ins Corp	60,435	0.002%	512,061,933	236,792,234
22039	General Rein Corp	59,513	0.002%	15,466,943,496	11,030,405,502
19062	Automobile Ins Co Of Hartford CT	59,305	0.002%	762,034,298	545,884,332
20052	National Liab & Fire Ins Co	58,690	0.002%	301,240,403	38,100,682
37907	Deerbrook Ins Co	58,583	0.002%	32,262,814	3,389,988
18740	MGIC Ind Corp	57,612	0.002%	18,761,067	407,218
10146	Stoneville Ins Co Of AR	56,367	0.002%	316,148	35,130
13200	Universal Surety Of Amer	54,844	0.002%	34,433,179	17,540,734
39322	Sorema North Amer Reins Co	49,742	0.002%	548,465,049	406,181,237
19828	Argonaut-Midwest Ins Co	48,339	0.002%	200,935,275	56,707,738
15679	National Fire & Ind Exch	46,956	0.002%	11,227,801	5,586,109
29530	AXA Art Ins Corp	45,777	0.002%	52,905,592	29,566,482
37206	Contractors Bonding & Ins Co	44,472	0.002%	71,948,435	47,770,103
40169	Metropolitan Cas Ins Co	44,207	0.002%	104,790,539	54,659,388
12815	Financial Guaranty Ins Co	42,843	0.002%	2,651,757,041	1,561,931,473
27120	Trumbull Ins Co	42,269	0.002%	96,822,933	65,727,163
24449	Regent Ins Co	40,751	0.002%	262,416,971	167,065,794
24414	General Cas Co Of WI	40,313	0.002%	1,057,405,513	650,467,661
32301	Nichido Fire & Marine Ins Co Ltd	38,600	0.002%	89,190,089	39,320,371
30120	Znat Ins Co	38,080	0.002%	21,937,570	15,638,197
16578	First Comm Ins Co	37,591	0.001%	19,369,325	9,711,269



## *Property and Casualty Companies Listed by Arkansas Premiums*

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
26999	United Guaranty Mtg Indem Co	35,997	0.001%	42,564,855	14,542,068
41513	Foremost Signature Ins Co	35,518	0.001%	19,189,215	5,399,623
37850	Pacific Specialty Ins Co	35,120	0.001%	107,750,222	59,338,212
20260	Infinity Select Ins Co	34,233	0.001%	25,737,462	18,009,136
37893	Ulico Cas Co	34,070	0.001%	159,852,597	100,109,594
22004	CIM Ins Corp	32,765	0.001%	13,272,628	309,933
26085	Warner Ins Co	31,094	0.001%	45,749,016	15,669,176
19801	Argonaut Ins Co	30,700	0.001%	1,174,749,379	813,094,807
10804	Continental Western Ins Co	28,485	0.001%	54,487,905	22,757,630
13307	Underwriters Ind Co	28,366	0.001%	24,799,727	8,005,846
38512	Rampart Ins Co	27,239	0.001%	120,041,842	47,449,168
15580	Scottsdale Ind Co	24,447	0.001%	11,915,191	2,250
43460	FFG Ins Co	23,019	0.001%	29,172,603	10,310,615
22233	Select Ins Co	22,379	0.001%	124,029,313	75,710,774
19984	American Risk Funding Ins Co	21,951	0.001%	68,963,382	50,938,027
16675	Gen Elec Mortgage Ins Corp Of NC	20,586	0.001%	302,062,436	67,858,542
42757	Agri General Ins Co	20,574	0.001%	159,908,379	21,003,490
37710	First American Prop & Cas Ins Co	20,025	0.001%	31,301,905	13,594,620
42633	Far West Ins Co	18,665	0.001%	45,421,834	34,399,885
29017	Professionals Advocate Ins Co	18,364	0.001%	58,182,562	45,545,570
26905	Century-Natl Ins Co	17,885	0.001%	345,466,247	259,553,511
10958	Heritage Warranty Mut Ins RRG Inc	17,543	0.001%	4,334,670	1,262,073
18341	Insurance Corp Of NY	16,238	0.001%	402,211,426	273,211,383
36447	Prudential General Ins Co	15,845	0.001%	15,448,600	2,847,519
11770	United Fnc'l Cas Co	15,709	0.001%	132,381,927	77,739,665
36650	Mid-State Surety Corp	15,094	0.001%	22,225,314	10,153,341
42307	Navigators Ins Co	15,068	0.001%	275,097,433	160,455,894
23426	Oklahoma Surety Co	12,344	0.000%	10,374,824	4,823,161
10120	Everest Natl Ins Co	11,688	0.000%	94,273,041	43,106,218
18759	Verex Assure Inc	11,269	0.000%	202,216,058	32,611,296
40150	MGA Ins Co Inc	10,867	0.000%	61,411,964	41,743,966
35963	AF&L Ins Co	10,349	0.000%	51,025,052	38,937,045
30325	Zale Ind Co	9,495	0.000%	20,547,187	10,023,064
39152	American Healthcare Ind Co	8,100	0.000%	72,155,695	36,135,132
34622	Glens Falls Ins Co	8,000	0.000%	66,463,845	43,794,465
41483	Farmington Cas Co	7,513	0.000%	782,843,940	590,348,382
27855	Zurich American Ins Co Of IL	7,438	0.000%	30,265,246	166
28886	Transguard Ins Co Of Amer Inc	7,175	0.000%	74,747,259	42,149,355
37761	Fremont Compensation Ins Co	6,863	0.000%	47,916,654	37,495,335
22950	Acstar Ins Co	5,828	0.000%	45,721,808	18,569,632
42986	Standard Guaranty Ins Co	5,201	0.000%	109,815,439	67,651,863
31348	Crum & Forster Ind Co	4,858	0.000%	31,402,509	22,308,342
20389	Texas Pacific Ind Co	4,553	0.000%	9,593,067	298,031
41238	Trans Pacific Ins Co	4,227	0.000%	38,584,540	9,287,744
15059	Public Service Mut Ins Co	3,755	0.000%	530,125,179	390,543,100
42668	Vesta Ins Corp	3,705	0.000%	8,715,725	1,347,261
24198	Peerless Ins Co	3,439	0.000%	731,543,765	515,951,579
24104	Ohio Farmers Ins Co	3,342	0.000%	1,199,711,817	523,508,832
31453	Financial Pacific Ins Co	2,883	0.000%	78,961,346	58,995,503
15008	MS Cas Ins Co	2,668	0.000%	60,509,693	43,303,115
15466	Realm Natl Ins Co	2,012	0.000%	41,732,871	27,616,941
43702	North American Lumber Ins Co	1,915	0.000%	23,934,909	17,591,674
38849	Houston General Ins Co	1,557	0.000%	96,459,627	50,074,716
19364	National Std Ins Co	1,247	0.000%	11,347,715	8,997
10003	Excess Share Ins Corp	1,084	0.000%	19,117,056	12,988,398
34347	Colonial American Cas & Surety Co	1,044	0.000%	17,456,071	15
22209	Atlantic Ins Co	731	0.000%	41,781,525	22,636,017
13331	American Hardware Mut Ins Co	694	0.000%	194,221,048	105,163,524
23434	Middlesex Ins Co	691	0.000%	377,454,467	266,031,903
24112	Westfield Ins Co	455	0.000%	995,894,225	634,996,378
26310	Granite Re Inc	450	0.000%	5,168,427	2,138,294
25933	Universal Surety Co	400	0.000%	94,836,062	15,465,408
37915	American Central Ins Co	135	0.000%	49,778,821	10,736,496
13242	Titan Ind Co	88	0.000%	135,334,431	50,956,872
42846	Atlantic Cas Ins Co	77	0.000%	40,082,965	13,895,363
19216	Southern Ins Co	46	0.000%	9,028,161	387,501
10052	Chubb National Ins Co	28	0.000%	78,626,950	61,375,437
25321	Metropolitan Drt Prop & Cas Ins Co	(33)	-0.000%	64,134,877	33,793,219

## *Property and Casualty Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
27502	Western General Ins Co	(216)	-0.000%	34,323,179	22,883,904
19011	Midwestern Ins Co	(625)	-0.000%	15,598,313	36,494
19496	United Fire & Indemnity Co	(684)	-0.000%	7,164,584	26,069
19518	American Ind Co	(842)	-0.000%	74,207,954	44,263,457
25453	Nationwide Ins Co Of Amer	(1,411)	-0.000%	58,163,975	7,114,158
12297	Petroleum Cas Co	(1,441)	-0.000%	16,858,051	9,879,389
19526	Texas General Ind Co	(1,624)	-0.000%	14,303,892	3,096,471
37214	American States Preferred Ins Co	(2,097)	-0.000%	183,533,437	129,851,643
15474	National Lloyds Ins Co	(2,143)	-0.000%	39,483,248	19,142,184
22241	Medmarc Cas Ins Co	(2,738)	-0.000%	58,936,314	36,750,166
20818	Commercial Ins Co Of Newark NJ	(3,642)	-0.000%	202,513,591	117,196,973
21865	Associated Ind Corp	(4,635)	-0.000%	117,891,468	78,502,311
35424	Old Republic Minnehoma Ins Co	(12,042)	-0.000%	49,313,553	38,151,720
10340	Nobel Ins Co	(28,762)	-0.001%	23,676,880	7,648,618
38920	American Healthcare Specialty	(35,737)	-0.001%	51,380,393	27,155,504
		2,521,261,332	100.000%		

## *Title Companies Listed by Arkansas Premiums*

<b>NAIC#</b>	<b>Company Name</b>	<b>Arkansas Premium</b>	<b>Market Share</b>	<b>Assets</b>	<b>Liabilities</b>
50814	First American Title Ins Co	1,413,493,587	23.639%	944,758,205	537,981,141
50229	Chicago Title Ins Co	1,019,054,601	17.043%	698,432,391	533,126,310
50024	Lawyers Title Ins Corp	670,324,023	11.210%	482,320,629	287,915,203
50121	Stewart Title Guaranty Co	655,790,481	10.967%	429,558,261	234,456,988
50083	Commonwealth Land Title Ins Co	634,562,585	10.612%	487,130,148	386,678,981
50520	Old Republic Natl Title Ins Co	418,269,346	6.995%	287,898,077	203,557,889
51071	Fidelity Natl Title Ins Co NY	314,529,969	5.260%	202,160,935	150,902,479
50067	Ticor Title Ins Co	191,295,334	3.199%	197,585,352	114,860,597
50687	Attorneys Title Ins Fund	190,052,660	3.178%	135,081,411	88,258,937
50012	Transnation Title Ins Co	161,432,208	2.700%	125,143,624	61,438,362
51624	United General Title Ins Co	111,803,693	1.870%	31,781,375	15,939,257
51535	American Pioneer Title Ins Co	97,738,582	1.635%	49,804,981	29,459,522
50857	Security Union Title Ins Co	39,347,063	0.658%	96,232,760	41,153,242
50369	Investors Title Ins Co	37,231,014	0.623%	48,842,640	23,363,910
50245	Title Ins Co Of Amer	12,479,277	0.209%	11,168,895	3,662,372
50725	Arkansas Title Ins Co	4,439,796	0.074%	2,518,756	1,506,012
51373	Columbian Natl Title Ins Co	4,070,496	0.068%	5,547,750	3,357,183
51020	National Title Ins Of NY Inc	3,469,187	0.058%	7,419,940	4,224,942
50031	Aviation Title Ins Co	74,568	0.001%	688,540	397,808
		5,979,458,470			

---

## *\*Quick Facts: Arkansas Insurance Department*

- ◆ **Mission: CONSUMER PROTECTION** — The primary mission of the State Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.
- ◆ **Consumer Protection:** In 2001, our Consumer Services Division helped Arkansas insurance consumers obtain payment of \$2 million in claims, received 4,044 complaints, answered 31,487 telephone calls and helped 308 visitors to the Department.
- ◆ In September 1998, for the first time in its history the Arkansas Insurance Department achieved full accreditation from the National Association of Insurance Commissioners (“NAIC”). In March of 2001, the Department received its second full accreditation award by the NAIC. The Department is subject to its next NAIC accreditation team review in the Year 2006.
- ◆ Approximately 160 Employees
- ◆ \$8.7 Million Budget
- ◆ Regulates: \$12.2 Billion Industry (total 2000 Arkansas premium — all lines)
- ◆ Licenses and Regulates:     2,603 companies (½ life and health/disability; ½ property and casualty)  
                                      38,821 agents (16,997 resident and 21,824 non-resident)  
                                      3,545 agencies (1,675 resident and 1,870 non-resident)
- ◆ 80 Domestic Insurance Companies (12 multi-state; mostly life and disability-health industry)
- ◆ Largest Domestic: Merrill-Lynch Life (one of the nation’s largest)
- ◆ Premium Tax (sales tax on premium written) the Arkansas Insurance Department Collected in 2000:
  - ✓ \$92.5 Million
  - ✓ \$61.5 Million Went to State General Revenue
  - ✓ The Rest (Approx. \$31 Million) to Police and Firemen’s Pension funds
- ◆ The Arkansas Insurance Department derives none (\$0) of its operating revenue from either premium taxes or general revenue. The Department is a dedicated funding agency. The insurance industry and agents fund all the operations of the Department, including the consumer protection and premium tax collection functions.
- ◆ In 1999 the Department amended its funding regulation (“Reg. 57”) to cut its regulatory fees by approximately \$850,000 per year. The Department has also repealed over 140 obsolete Directives and Bulletins since 1999.
- ◆ We only regulate about 22% of the health insurance market; the federal government regulates the rest. We do not regulate Medicaid, Medicare (but we do have some authority over MedSup, although there are federal laws here, too). We do not regulate the Insurer-Provider relationship (private contracts, private rights of enforcement).
- ◆ **Competitive Rating Law:** The market sets the rates. We review loss ratios to see if rate increase filings are legally justified. We may only disapprove if:
  - ✓ Excessive (too high)
  - ✓ Inadequate (too low)
  - ✓ Unfairly Discriminatory
- ◆ **THE ARKANSAS INSURANCE DEPARTMENT IS THE BEST BARGAIN IN STATE GOVERNMENT!**

1200 West Third Street, Little Rock, AR 72201-1904; 501-371-2600; 800-282-9134; Fax 501-371-2618

- Consumers and Earthquake Insurance Hot Line 800-852-5494 • Senior Health Insurance Information Program (“SHIIP”) 800-224-6330
- Comprehensive Health Insurance Pool (“CHIPs”) 1-800-238-8379 • ARKids First Healthcare Insurance 1-888-474-8275